

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 0.274-24 - Home Enhancement Program

Priority Need: Rehabilitation Activities

Sponsor: Riverside County Housing and Workforce Solutions

Address: 3403 Tenth Street Suite 300, Riverside, CA 92501

Project Description: Riverside County Housing and Workforce Solutions (HWS) currently administers the Home Enhancement Program and will use CDBG funds to assist low-income homeowners with grants for rehabilitation of stick-built or modular (attached private land) owner-occupied single-family residences. Grants will be used to cover the exterior rehabilitation cost relative to the health, safety, and building preservation improvements that qualify as eligible activities under 24 CFR 570.208 (a)(3) in the unincorporated communities and cooperating cities of Riverside County.

Location: Countywide

Objective: 2 - Decent Housing

Outcome: 2 - Affordability

Objective Number DH-2	Project ID 0.274-24
HUD Matrix Code 14A	CDBG Citation 570.202 (b)
CDBG National Objective 570.208 (a)(3) Low Mod Limited Clientele-Housing Activities	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Households that will benefit from affordable housing rehabilitation.	Annual Units/Units Upon Completion: 15
Type of Recipient HWS - Grantee	Local ID P 43

Funding Sources:

CDBG	\$677,231
2nd	\$150,000
3rd	\$250,000
4th	\$120,000
5th	\$157,231

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 0.275-24 - CDBG Assisted Code Enforcement

Priority Need: Code Enforcement

Sponsor: Riverside County Code Enforcement Department

Address: 4080 Lemon Street, Riverside, CA 92501

Project Description: Riverside County Code Enforcement will use CDBG funds to identify deterioration in the targeted residential areas of unincorporated Riverside County. Activities include windshield surveys that report and demonstrate the reduction of deterioration in residential areas as defined in CDBG-Assisted Code Enforcement policies established by the County of Riverside and approved by HUD in November 2017. Code enforcement, in partnership with communities, will report private and publicly funded improvements and rehabilitations. Code enforcement will identify and report on dangerous and substandard structures, zoning violations, and other health and safety issues. CDBG funds will be used for salaries (direct costs) to carry out these activities.

Location: Countywide

Census Tract: 424.10 BG 2; 414.11 BG 1; 423.00 BG 4; 427.20 BG 1; 427.23 BG 1,2; 424.04 BG 2; 433.08 BG 2; 433.10 Bg 1,2; 433.12 BG 1,2; 433.13 BG 1,2; 433.17 BG 3; 414.01 BG 1; 437.01 BG 2; 437.02 BG 2; 424.03 BG 2; 414.13 BG 1; 434.02 BG 3; 414.03 BG 1; 444.03 BG 3; 424.00 BG 2; 445.05 BG 1; 444.03 BG 3; 454.05 BG 5; 456.04 BG 1,2,3,4; 456.09 BG 3; 472.01 BG 1; 472.02 BG 1; 414.20 BG 1; 456.05 BG 1; 424.05 BG 2; 456.05 BG 3;

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 0.275-24
HUD Matrix Code 15	CDBG Citation 570.202 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with new or improved access or who no longer have access to substandard communities.	Annual Units/Units Upon Completion: 117279
Type of Recipient HWS - Grantee	Local ID P 45

Funding Sources:

CDBG	\$200,000
2nd	\$100,000
3rd	\$100,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 1.130-24 - Main Street and Harrison House Transitional Living Programs

Priority Need: Public Services

Sponsor: Operation Safehouse, Inc.

Address: 9685 Hayes Street, Riverside, CA 92503

Project Description: Operation Safehouse provides transitional housing at Harrison House Transitional Living Program in the Desert and Main Street Transitional Living Program in the West of Riverside County. Services include housing assistance for the homeless, runaways, and aged out of the foster care system youth ages 18-21, transportation, life skills, counseling, and case management. CDBG funds will be used for staff salaries (direct cost).

Location: 4509 & 4539 Main Street Riverside/Thousand Palms, CA 92503/92276

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 1.130-24
HUD Matrix Code 03T	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 23
Type of Recipient HWS - Grantee	Local ID P 22

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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County of Riverside

Project: 1.131-24 - 1st District Public Facility Fund

Priority Need: Public Facilities

Sponsor: Riverside County Housing and Workforce Solutions

Address: 3403 Tenth St., Riverside, CA 92501

Project Description: CDBG funds will be used to construct eligible public facilities/infrastructures benefiting low- to moderate-income persons in the 1st District. As specific and eligible projects are identified, the County will proceed with amendments to the 2024-2025 One Year Action Plan pursuant to the Citizen Participation Plan.

Location: First District

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 1.131-24
HUD Matrix Code 03Z	CDBG Citation
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with new or improved access or no longer have access to substandard facility or infrastructure.	Annual Units/Units Upon Completion: 1
Type of Recipient HWS - Grantee	Local ID

Funding Sources:

CDBG **\$185,555**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 2.88-24 - Diaper Bank of the Inland Empire

Priority Need: Public Services

Sponsor: Junior League of Riverside

Address: 1860 Chicago Avenue, Suite G2, Riverside, CA 92507

Project Description: Diaper Bank of the Inland Empire provides no-cost diapers & wipes to families in the Home Gardens and Mead Valley communities. CDBG funds will be used for staff salaries (direct costs) and consumable supplies.

Location: 1860 Chicago Avenue, Suite G2, Riverside, CA 92507

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 2.88-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 110
Type of Recipient HWS - Grantee	Local ID P 23

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 2.89-24 - YMCA Teen Leadership Scholarship Program

Priority Need: Public Services

Sponsor: Corona Norco Family Young Mens Christian Association

Address: 1331 River Road, Corona, CA 92878

Project Description: The YMCA will provide an after-school teen program at the Home Gardens Community Center. Services include a computer lab, tutoring, and other activities. CDBG funds will be used to provide financial "scholarships" to eligible youth participating in the program.

Location: 3785 Neece Street, Corona, CA 92878

Objective: 1 - Suitable Living Environment

Outcome: 2 - Affordability

Objective Number SL-2	Project ID 2.89-24
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 30
Type of Recipient HWS - Grantee	Local ID P 34

Funding Sources:

CDBG **\$20,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 2.90-24 - 2nd District Public Facility Fund

Priority Need: Public Facilities - HIGH

Sponsor: Riverside County Department of Housing and Workforce Solutions

Address: 3403 Tenth St., Riverside, CA 92501

Project Description: CDBG funds will be used to construct eligible public facilities/infrastructure benefiting low-moderate income persons in the 2nd District. As specific and eligible projects are identified, the County will proceed with amendments to the 2024-2025 One-Year Action Plan pursuant to the Citizen Participation Plan.

Location: Second District

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Funding Sources:

CDBG **\$168,159**

Objective Number SL-3	Project ID 2.90-24
HUD Matrix Code 03Z	CDBG Citation
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Person served with new of improved access or no longer have access to substandard facility or infrastructure.	Annual Units/Units Upon Completion: 1
Type of Recipient HWS - Grantee	Local ID

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 3.206-24 - Care A Van Transit

Priority Need: Public Services

Sponsor: Care A Van Transit Systems, Inc.

Address: PO Box 1301, San Jacinto, CA 92581

Project Description: Care-A-Van provides transportation services for low-income elderly and permanently disabled individuals to and from medical appointments, social service agencies, and other necessary errands. CDBG funds will be used for staff salaries (direct cost), insurance, and maintenance.

Location: 749 N. State Street, Hemet, CA 92543

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 3.206-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 272
Type of Recipient HWS - Grantee	Local ID P 08

Funding Sources:

CDBG **\$5,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 3.207-24 - Menifee Valley Community Cupboard

Priority Need: Food Banks

Sponsor: Menifee Valley Community Cupboard

Address: PO Box 2253, Menifee, CA 92586

Project Description: The Community Cupboard provides emergency food boxes to low-income individuals and families in the Menifee Valley. CDBG funds will be used for staff salaries (direct cost), food, utilities, rent, and other program-related expenses.

Location: 26808 Cherry Hills Blvd, Menifee, CA 92586

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 3.207-24
HUD Matrix Code 05W	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 1,900
Type of Recipient HWS - Grantee	Local ID P 20

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
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Project: 3.208-24 - 3rd District Public Facility Fund

Priority Need: Public Facilities - HIGH

Sponsor: Riverside County Housing and Workforce Solutions

Address: 3403 Tenth St., Riverside, CA 92501

Project Description: CDBG funds will be used to construct eligible public facilities/infrastructures benefiting low- to moderate-income persons in the 3rd District. As specific and eligible projects are identified, the County will proceed with amendments to the 2024-2025 One Year Action Plan pursuant to the Citizen Participation Plan.

Location: Third District

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 3.208-24
HUD Matrix Code 03Z	CDBG Citation
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Person served with new of improved access or no longer have access to substandard facility or infrastructure.	Annual Units/Units Upon Completion: 1
Type of Recipient HWS - Grantee	Local ID

Funding Sources:

CDBG **\$195,770**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 4.296-24 - Idyllwild Help Center

Priority Need: Public Services

Sponsor: Idyllwild Help Center

Address: PO BOX 660, Idyllwild, CA 92549

Project Description: The Idyllwild HELP Center provides food, clothing, firewood, utility assistance, and healthcare/mental health counseling to low-income persons in the Idyllwild, Pine Cove, Fern Valley, Mountain Center, and surrounding communities. CDBG funds will be used for staff salaries (direct costs) and other program-related expenses.

Location: 26330 Hwy 243, Idyllwild, CA 92549

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.296-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 250
Type of Recipient HWS - Grantee	Local ID P 12

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 4.297-24 - Blythe Harmony Kitchen

Priority Need: Food Banks

Sponsor: Palo Verde Senior Citizens

Address: 219 S. Main Street, Blythe, CA 92226

Project Description: Blythe Harmony Kitchen provides lunch five days a week to low-income individuals, seniors, and homeless residents of the Palo Verde Valley. CDBG funds will be used for food and other operational expenses such as utilities and supplies.

Location: 219 S. Main Street, Blythe, CA 92226

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.297-24
HUD Matrix Code 05W	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 50
Type of Recipient HWS - Grantee	Local ID P 16

Funding Sources:

CDBG **\$10,065**

Table 3C
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County of Riverside

Project: 4.298-24 - HVAC System Improvement

Priority Need: Public Facilities

Sponsor: The Ranch Recovery Centers, Inc.

Address: 7885 Annandale Avenue, Desert Hot Springs, CA 92240

Project Description: The Ranch Recovery Centers, Inc., is dedicated to helping men and women begin their recovery from the devastating and far-reaching effects of alcoholism and drug dependency. CDBG will be used to replace the HVAC unit located on the counseling building.

Location: 7885 Annandale Avenue, Desert Hot Springs, CA 92240

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.298-24
HUD Matrix Code 03Z	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 275
Type of Recipient HWS - Grantee	Local ID P 19

Funding Sources:

CDBG **\$11,195**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.299-24 - Food Now Program

Priority Need: Food Banks

Sponsor: Family Services of the Desert, Inc. DBA Food Now

Address: 14080 Palm Drive, Suite D-427, Desert Hot Springs, CA 92240

Project Description: Family Services of the Desert's Food Now program provides assistance to low-income individuals and families in need of emergency food in the City of Desert Hot Springs and surrounding areas. CDBG funds will be used to purchase food, space cost, and other program-related expenses.

Location: 14080 Palm Drive, Suite D-427, Desert Hot Springs, CA 92240

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.299-24
HUD Matrix Code 05W	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 1,200
Type of Recipient HWS - Grantee	Local ID P 36

Funding Sources:

CDBG **\$16,781**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 4.300-24 - Desert Arc HVAC Improvement Project

Priority Need: Public Facilities

Sponsor: Desert Arc

Address: 73255 Country Club Drive, Palm Desert, CA 92260

Project Description: The Desert Arc's mission is to enhance the quality of life and create opportunities for people with disabilities. CDBG funds will be used to replace the facility's rooftop HVAC units to adhere to EPA regulations. Improvements will include replacing nine (9) rooftop HVAC units at the Palm Desert campus. Eligible CDBG expenses will consist of design, construction, materials, installation, project management, and other related activities.

Location: 73255 Country Club Drive, Palm Desert, CA 92260

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 4.300-24
HUD Matrix Code 03B	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 195
Type of Recipient HWS - Grantee	Local ID P 38

Funding Sources:

CDBG **\$102,936**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
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Project: 4.301-24 - Mecca Comfort Station

Priority Need: Public Services

Sponsor: Galilee Center, Inc.

Address: 66-100 Hammond Road, Mecca, CA 92254

Project Description: The Galilee Center provides food, clothing, shower, and laundry services to migrant farmworkers in the eastern Coachella Valley. CDBG funds will be used for direct program costs such as shower and laundry facility supplies, daily meals, utilities, staff salaries (direct cost), and other program-related expenses.

Location: 66-101 Hammond Road, Mecca, CA 92254

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.301-24
HUD Matrix Code 05Z	CDBG Citation 570.201€
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 2,140
Type of Recipient HWS - Grantee	Local ID P 05

Funding Sources:

CDBG **\$50,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 4.302-24 - Las Mananitas I & II Migrant Farmworker Housing

Priority Need: Public Services

Sponsor: Coachella Valley Housing Coalition

Address: 45701 Monroe Street Suite G, Indio, CA 92201

Project Description: Coachella Valley Housing Coalition provides an affordable 128-bed seasonal-occupancy housing facility for migrant agricultural farm workers. CDBG funds will be used to cover a portion of staff salaries and pay maintenance and operating costs at the Las Mananitas I & II Migrant Farm Worker Housing facility.

Location: 91-200 Ave 63, Mecca, CA 92254

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 4.302-24
HUD Matrix Code 03T	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 250
Type of Recipient HWS - Grantee	Local ID P 15

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.303-24 - 4th District Public Facility Fund

Priority Need: Public Facilities

Sponsor: Riverside County Housing and Workforce Solutions

Address: 3403 Tenth St., Riverside, CA 92501

Project Description: CDBG funds will be used to construct eligible public facilities/infrastructures benefiting low- to moderate-income persons in the 4th District. As specific and eligible projects are identified, the County will proceed with amendments to the 2024-2025 One Year Action Plan pursuant to the Citizen Participation Plan.

Location: Fourth District

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 4.303-24
HUD Matrix Code 03Z	CDBG Citation
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Person served with new of improved access or no longer have access to substandard facility or infrastructure.	Annual Units/Units Upon Completion: 1
Type of Recipient HWS - Grantee	Local ID

Funding Sources:

CDBG **\$100,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 5.115-24 - Emergency Food Assistance

Priority Need: Food Banks

Sponsor: Valley Community Pantry

Address: PO Box 763, Hemet, CA 92546

Project Description: The Valley Community Pantry provides assistance to individuals and families in need of emergency food in the San Jacinto areas. CDBG funds will be used to purchase food and other program-related expenses.

Location: 191 S. Columbia Street., Hemet, CA 92544

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.115-24
HUD Matrix Code 05W	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a) (2) (i) (B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 900
Type of Recipient HWS - Grantee	Local ID P 27

Funding Sources:

CDBG **\$9,500**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 5.116-24 - Noble Creek Community Center ADA Accessibility Restrooms Project

Priority Need: Public Facilities

Sponsor: Beaumont Cherry Valley Recreation and Park District

Address: 390 West Oak Valley Parkway, Beaumont, CA 92223

Project Description: The Beaumont Cherry Valley Recreation and Park District will use CDBG funds for ADA improvements to the restrooms inside the Noble Creek Community Center. The Center provides educational classes, community events, and meetings. All improvements are outlined in the CASp report. Eligible expenses include design, construction, project management, and other related costs.

Location: 390 West Oak Valley Parkway, Beaumont, CA 92223

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Funding Sources:

CDBG **\$10,000**

Objective Number SL-3	Project ID 5.116-24
HUD Matrix Code 03F	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 352
Type of Recipient HWS - Grantee	Local ID P 29

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
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Project: 5.117-24 - More Than a Meal Senior Program

Priority Need: Public Services

Sponsor: Family Service Association

Address: 21250 Box Springs Road Suite 212, Moreno Valley, CA 92557

Project Description: FSA offers the More Than a Meal program to elderly residents of the San Jacinto Valley. The program provides meals to seniors in either a group setting or a home-delivery service. The meal service helps preserve dignity and independence by delaying nursing home placement, reducing the frequency of hospitalization, and improving physical health through meeting nutritional needs. CDBG funds will be used for staff salaries (direct costs), food, supplies, and other program-related expenses.

Location: 625 South Pico Avenue, San Jacinto, CA 92583

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.117-24
HUD Matrix Code 05A	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 250
Type of Recipient HWS - Grantee	Local ID P 30

Funding Sources:

CDBG **\$3,960**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 5.118-24 - Youth Scholarship Program

Priority Need: Public Services

Sponsor: Valley-Wide Recreation and Park District

Address: PO Box 907, San Jacinto, CA 92582

Project Description: Valley-Wide Recreation and Park District offers quality sports and other recreational activities for youth within the district boundaries. The Youth Scholarship Program assists families by providing access to these programs. CDBG funds will be used for "scholarships" for eligible youth participating in the program.

Location: 901 West Esplanade Avenue, San Jacinto, CA 92582

Objective: 1 - Suitable Living Environment

Outcome: 2 - Affordability

Objective Number SL-2	Project ID 5.118-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 200
Type of Recipient HWS - Grantee	Local ID P 35

Funding Sources:

CDBG **\$3,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
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Project: 5.119-24 - Teen Leaders Program

Priority Need: Public Services

Sponsor: Boys & Girls Clubs of the San Gorgonio Pass

Address: PO Box 655, Beaumont, CA 92223

Project Description: The Boys and Girls Club of San Gorgonio Pass offers a teen program for ages 13-18 during summer and school breaks. The program provides mentorship and courses in character and leadership, arts, health and life skills, education and technology, and sports and recreation. CDBG funds will be used for staff salaries (direct cost), consumable supplies, and other program-related expenses.

Location: 240 W. Ramsey St., Banning, CA 92220

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.119-24
HUD Matrix Code 05D	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 40
Type of Recipient HWS - Grantee	Local ID P 42

Funding Sources:

CDBG **\$5,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.BN.61-24 - Banning Senior Center ADA Improvements Project

Priority Need: Public Facilities

Sponsor: City of Banning

Address: PO Box 998, Banning, CA 92220

Project Description: The City of Banning will use CDBG funding for costs associated with ADA improvements to the Senior Center outlined in a CASP Report. Improvements include but are not limited to rehabilitating existing restrooms for ADA compliance. CDBG funds will be used for design, construction, project management, compliance monitoring, inspection, and other related costs.

Location: 769 North San Gorgonio, Banning, CA 92220

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.BN.61-24
HUD Matrix Code 03Z	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 5,432
Type of Recipient HWS - Grantee	Local ID BN-01

Funding Sources:

CDBG **\$43,144**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.BN.62-24 - Dysart Park Improvement Project

Priority Need: Public Facilities

Sponsor: City of Banning

Address: PO Box 998, Banning, CA 92220

Project Description: The City of Banning will use CDBG funding for the design and construction of improvements at Dysart Park. Improvements will include restrooms but are not limited to replacing temporary bleachers with permanent bleachers and constructing meeting rooms, restrooms, and concessions. CDBG funds will be used for design, construction, project management, compliance monitoring, inspection, and other related costs.

Location: 2101 West Victory Avenue, Banning, CA 92220

Census Tract: 438.13 BG 1, 3; 441.01 BG 1, 2; 442.00 BG 2; 443.00 BG 1, 2

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 5.BN.62-24
HUD Matrix Code 03F	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 8,370
Type of Recipient HWS - Grantee	Local ID BN-02

Funding Sources:

CDBG **\$105,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.BN.63-24 - Banning Peace Center Food Program

Priority Need: Public Service

Sponsor: City of Banning

City Subrecipient: Sunrise Life Development

Address: PO Box 998, Banning, CA 92220

Project Description: Banning Peace Food Center provides emergency assistance to low- to moderate-income clients. Clients are assisted with emergency relief food boxes, baby items, and senior products. CDBG funds will be used to purchase food, supplies, and other program-related expenses.

Location: 4024 West Wilson Street, Banning, CA 92220

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.BN.63-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 600
Type of Recipient HWS - Grantee	Local ID BN-04

Funding Sources:

CDBG **\$11,264**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 5.BEA.51-24 - Pedestrian Sidewalk Safety Improvement Project Phase II

Priority Need: Public Facilities

Sponsor: City of Beaumont

Address: 550 E. 6th Street, Beaumont, CA 92223

Project Description: The City of Beaumont will use CDBG funds to continue sidewalk improvements to improve pedestrian safety. Improvements include, but are not limited to, lighting, sidewalk installation, and curb and gutter repairs. CDBG funds will be used for design and engineering, construction, project management, and other related costs.

Location: Elm Ave 6th to 10th St. through Massachusetts Ave. within Beaumont, CA 92223

Census Tract: 440 BG 1

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 5.BEA.51-24
HUD Matrix Code 03L	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with improved access to a public facility or infrastructure benefits.	Annual Units/Units Upon Completion: 1,420
Type of Recipient HWS - Grantee	Local ID BEA-01

Funding Sources:

CDBG **\$131,223**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.BL.58-24 - City of Blythe Home Enhancement Program

Priority Need: Rehabilitation Activities

Sponsor: City of Blythe

Address: 235 North Broadway, Blythe, CA 92225

Project Description: CDBG funds will be used to pay for costs associated with grants to assist homeowners with their rehabilitation of stick-built and modular (attached to private land) owner-occupied single-family residences in the City of Blythe. Grants are for the costs of exterior rehabilitation relative to the health, safety, and Housing Quality Standards of a property as defined by the U.S. Department of Housing and Urban Development.

Location: Various Locations throughout the City of Blythe

Objective: 2 - Decent Housing

Outcome: 2 - Affordability

Objective Number DH-2	Project ID 4.BL.58-24
HUD Matrix Code 14A	CDBG Citation 570.202 (b)
CDBG National Objective 570.208 (a)(3) Low Mod Limited Clientele-Housing Activities	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Households that will benefit from affordable housing rehabilitation.	Annual Units/Units Upon Completion: 2
Type of Recipient HWS - Grantee	Local ID BL-01

Funding Sources:

CDBG **\$81,458**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.CM.05-24 - Calimesa Library ADA Improvement Project

Priority Need: Public Facilities

Sponsor: City of Calimesa

Address: 908 Park Avenue, Calimesa, CA 92320

Project Description: The City of Calimesa will use CDBG funds for ADA improvements to the Calimesa Public Library. All improvements are recommended in the City's ADA Transition Plan Report. CDBG funds will be used for design, construction, project management, compliance monitoring, inspection, and other related costs.

Location: 974 Calimesa Blvd, Calimesa, CA 92320

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.CM.05-24
HUD Matrix Code 03E	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 1,417
Type of Recipient HWS - Grantee	Local ID CM-01

Funding Sources:

CDBG **\$27,283**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.CO.29-24 - City of Coachella Home Enhancement Program

Priority Need: Rehabilitation Activities

Sponsor: City of Coachella

Address: 53990 Enterprise Way, Coachella, CA 92236

Project Description: CDBG funds will be used to pay for costs associated with grants to assist homeowners with their rehabilitation of stick-built and modular (attached to private land) owner-occupied single-family residences in the City of Coachella. Grants are for the costs of exterior rehabilitation relative to the health, safety, and Housing Quality Standards of a property as defined by the U.S. Department of Housing and Urban Development.

Location: Various Locations throughout the City of Coachella

Objective: 2 - Decent Housing

Outcome: 2 - Affordability

Objective Number DH-2	Project ID 4.CO.29-24
HUD Matrix Code 14A	CDBG Citation 570.202 (b)
CDBG National Objective 570.208 (a)(3) Low Mod Limited Clientele-Housing Activities	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Households that will benefit from affordable housing rehabilitation.	Annual Units/Units Upon Completion: 6
Type of Recipient HWS - Grantee	Local ID CO-01

Funding Sources:

CDBG **\$222,938**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.DHS.38-24 - Wardman Park Improvement Project

Priority Need: Public Facilities

Sponsor: City of Desert Hot Springs

Address: 11999 Palm Drive, Desert Hot Springs, CA 92240

Project Description: The City of Desert Hot Springs will use CDBG funds to improve Wardman Park. Improvements include but are not limited to installing multiple shade structures for bleacher seating areas and picnic areas. CDBG funds will be used for design, construction, installation, project management, compliance monitoring, inspection, and other related costs.

Location: 66190 8th St. Desert Hot Springs, CA 92240

Census Tract: 445.07 BG 1, 2; 445.09 BG 1; 445.10 BG 1, 2; 445.15 BG 1; and 445.16 BG 1, 2; 445.17 BG 1; 445.18 BG 1, 2; 445.22 BG 1

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 4.DHS.38-24
HUD Matrix Code 03F	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 28,878
Type of Recipient HWS - Grantee	Local ID DHS-01

Funding Sources:

CDBG **\$189,809**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 2.EV.22-24 - YMCA Senior Health & Wellness Program

Priority Need: Public Services

Sponsor: City of Eastvale

City Subrecipient: Corona-Norco Family YMCA

Address: 12363 Limonite Avenue, Suite 910, Eastvale, CA 91752

Project Description: The Corona-Norco YMCA offers a senior membership program, which includes a Diabetes Prevention Program and Health Wellness classes. CDBG funds will be used to pay for staff salaries (direct cost), space costs, equipment, materials, and other project-related expenses.

Location: 13820 Schleisman Road, Eastvale, CA 92880

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 2.EV.22-24
HUD Matrix Code 05A	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 60
Type of Recipient HWS - Grantee	Local ID EV-01

Funding Sources:

CDBG **\$15,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 2.EV.23-24 - City of Eastvale Home Enhancement Program

Priority Need: Rehabilitation Activities

Sponsor: City of Eastvale

Address: 12363 Limonite Avenue, Suite 910, Eastvale, CA 91752

Project Description: CDBG funds will be used to pay for costs associated with grants to assist homeowners with their rehabilitation of stick-built and modular (attached to private land) owner-occupied single-family residences in the City of Eastvale. Grants are for the costs of exterior rehabilitation relative to the health, safety, and Housing Quality Standards of a property as defined by the U.S. Department of Housing and Urban Development.

Location: Various Locations throughout the City of Eastvale

Objective: 2 - Decent Housing

Outcome: 2 - Affordability

Objective Number DH-2	Project ID 2.EV.23-24
HUD Matrix Code 14A	CDBG Citation 570.202 (b)
CDBG National Objective 570.208 (a)(3) Low Mod Limited Clientele-Housing Activities	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Households that will benefit from affordable housing rehabilitation.	Annual Units/Units Upon Completion: 4
Type of Recipient HWS - Grantee	Local ID EV-02

Funding Sources:

CDBG **\$143,629**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 2.LE.88-24 - ADA Sidewalk Improvement Project

Priority Need: Public Facilities

Sponsor: City of Lake Elsinore

Address: 130 S. Main Street, Lake Elsinore, CA 92530

Project Description: The City of Lake Elsinore will use CDBG funds to construct ADA-compliant sidewalks, curb ramps, curb, and gutters on Lake Shore Drive to 400 feet east of Herbert Ave. CDBG funds will be used for design, construction, project management, compliance monitoring, inspection, and other related costs.

Location: Lake Shore Drive and Herbert Ave., Lake Elsinore, CA

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 2.LE.88-24
HUD Matrix Code 03Z	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 2, 844
Type of Recipient HWS - Grantee	Local ID LE-01

Funding Sources:

CDBG **\$382,179.20**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 2.LE.89-24 - Vista Community Clinic Program

Priority Need: Public Services

Sponsor: City of Lake Elsinore

Address: 130 S. Main Street., Lake Elsinore, CA 92530

Project Description: Vista Community Clinic Health Center provides medical care and assistance in obtaining health insurance for low-income residents of Lake Elsinore. CDBG funds will be used for staff costs of a Certified Enrollment Counselor (direct cost) and other eligible program expenses.

Location: 30195 Fraser Drive, Lake Elsinore, CA 92530-7006

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 2.LE.89-24
HUD Matrix Code 05M	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 100
Type of Recipient HWS - Grantee	Local ID LE-06

Funding Sources:

CDBG **\$20,840**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 2.LE.90-24 - Boys & Girls Club Scholarship Program

Priority Need: Public Services - HIGH

Sponsor: City of Lake Elsinore

Address: 130 S. Main Street., Lake Elsinore, CA 92530

Project Description: The Boys and Girls Club of Southwest County provides an after-school program at the Lake Elsinore Clubhouse in Lakeland Village. Services include life skills, recreation, arts, academics and career, and service learning. CDBG funds will be used for "scholarships" for low-income clients.

Location: 16275 Grand Avenue, Lake Elsinore, CA 92530

Objective: 1 - Suitable Living Environment

Outcome: 2 - Affordability

Objective Number SL-2	Project ID 2.LE.90-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 8
Type of Recipient HWS - Grantee	Local ID LE-03

Funding Sources:

CDBG **\$7,840**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.LQ.50-24 - City of La Quinta Miscellaneous ADA Improvement Project

Priority Need: Public Facilities - HIGH

Sponsor: City of La Quinta

Address: 78495 Calle Tampico, La Quinta, CA 92253

Project Description: The City of La Quinta will use CDBG funds to pay for costs associated with the construction of ADA improvements at various city-owned public facilities, as well as the installation of intersection curbs and compliant sidewalks, all prioritized improvements recommended in the city's ADA Transition Plan report. CDBG funds will be used for design, construction, project management, compliance monitoring, and inspection/testing costs.

Location: Avenida Bermudas and Avenida Navarro, La Quinta, CA 92253

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 4.LQ.50-24
HUD Matrix Code 03Z	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 3711
Type of Recipient HWS - Grantee	Local ID LQ-01

Funding Sources:

CDBG **\$137,467**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 4.LQ.51-24 - Boys & Girls Clubs of Coachella Valley

Priority Need: Public Services - HIGH

Sponsor: City of La Quinta

City Subrecipient: Boys & Girls Clubs of Coachella Valley

Address: 78495 Calle Tampico, La Quinta, CA 92253

Project Description: The Boys and Girls Club will use CDBG funds to provide membership "Scholarships" to youth/children from low-income families. These scholarships will allow eligible individuals to participate in after-school programs including concerts, recreation, virtual learning and arts and crafts activities.

Location: 49-995 Moon River Drive, La Quinta, CA 92253

Objective: 1 - Suitable Living Environment

Outcome: 2 - Affordability

Funding Sources:

CDBG **\$23,500**

Objective Number SL-2	Project ID 4.LQ.51-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 19
Type of Recipient HWS - Grantee	Local ID LQ-02

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 3.MR.80-24 - Murrieta Administration

Priority Need: Program Administrative Costs - HIGH

Sponsor: City of Murrieta

Address: 1 Town Square, Murrieta, CA 92562

Project Description: The City of Murrieta will use CDBG funds to provide program management, coordination, monitoring, and evaluation of the City's CDBG Program.

Objective: N/A

Outcome: N/A

Objective Number N/A	Project ID 3.MR.80-24
HUD Matrix Code 21A	CDBG Citation 570.206
CDBG National Objective N/A	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator N/A	Annual Units/Units Upon Completion: N/A
Type of Recipient HWS - Grantee	Local ID MR-01

Funding Sources:

CDBG **\$40,451**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 3.MR.81-24 - Pedestrian Safety Enhancement Project

Priority Need: Public Facilities - HIGH

Sponsor: City of Murrieta

Address: 1 Town Square, Murrieta, CA 92562

Project Description: CDBG funds will be used to enhance pedestrian safety by installing new and upgrading existing pedestrian facility ramps to remove architectural barriers and meet ADA requirements throughout the City. Eligible costs will include design, construction, compliance, monitoring, and project management.

Location: Various locations within the City of Murrieta

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 3.MR.81-24
HUD Matrix Code 03Z	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 6,631
Type of Recipient HWS - Grantee	Local ID MR-02

Funding Sources:

CDBG **\$335,161.80**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 3.MR.82-24 - Cultivating Inclusion

Priority Need: Public Services - HIGH

Sponsor: City of Murrieta

City Subrecipient: Cultivating Inclusion Inc.

Address: 1 Town Square, Murrieta, CA 92562

Project Description: Cultivating Inclusion is a day program for students with disabilities in Murrieta Valley Unified School District and special-needs adults enrolled in state vocational programs. Program participants learn to grow food and give back to those in need in the community. CDBG funds will be used for operational expenses, materials, and supplies.

Location: 39775 Alta Murrieta Drive, Murrieta, CA 92563

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 3.MR.82-24
HUD Matrix Code 05B	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 75
Type of Recipient HWS - Grantee	Local ID MR-08

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 3.MR.83-24 - Boys and Girls Club Scholarship Program

Priority Need: Public Services - HIGH

Sponsor: City of Murrieta

City Subrecipient: Boys and Girls Clubs of Southwest County

Address: 1 Town Square, Murrieta, CA 92562

Project Description: The Boys and Girls Club of Southwest County provides an after-school and day camp services to children from low-moderate income households. CDBG funds will be used to provide financial "scholarships" to eligible children from low-moderate income households.

Location: 40550 California Oaks Road, Murrieta, CA 92562

Objective: 1 - Suitable Living Environment

Outcome: 2 - Affordability

Objective Number SL-2	Project ID 3.MR.83-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 10
Type of Recipient HWS - Grantee	Local ID MR-04

Funding Sources:

CDBG **\$10,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 2.NR.63-24 - Senior Recreation and Community Services

Priority Need: Public Services - HIGH

Sponsor: City of Norco

Address: 2870 Clark Avenue, Norco, CA 92860

Project Description: The City of Norco will provide various health, recreational, educational, and social programs for seniors at the Rose M. Eldridge Senior Center. CDBG funds will be used to pay for staff salaries (direct cost) and other program-related expenses.

Location: 2690 Clark Avenue, Norco, CA 92860

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 2.NR.63-24
HUD Matrix Code 05A	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(A) Low Mod Limited Clientele Presumed	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 150
Type of Recipient HWS - Grantee	Local ID NR-02

Funding Sources:

CDBG **\$13,050**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.SJ.09-24 - Sallee Park Playground Improvement Project

Priority Need: Public Facilities

Sponsor: City of San Jacinto

Address: 595 S. San Jacinto Avenue, San Jacinto, CA 92583

Project Description: The City of San Jacinto will use CDBG funds to pay for costs associated with the Sallee Park Playground improvements. Improvements include but are not limited to removing the existing playground and installing a new ADA feature, a playground, a pour and play surface, a shade structure, and an ADA water fountain. CDBG funds will be used for architectural, engineering, design, construction, and other related costs.

Location: 180 Idyllwild Drive, San Jacinto, CA 92583

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.SJ.09-24
HUD Matrix Code 03F	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefits.	Annual Units/Units Upon Completion: 3,910
Type of Recipient HWS - Grantee	Local ID SJ-01

Funding Sources:

CDBG **\$187,548**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 5.SJ.10-24 - Boys & Girls Club of Menifee Valley

Priority Need: Public Services

Sponsor: City of San Jacinto

Address: 595 S. San Jacinto Avenue, San Jacinto, CA 92582

Project Description: The Boys & Girls Club of Menifee Valley provides before- and after-school programs that benefit youth and children in the City of San Jacinto area. CDBG funds will be used for "scholarships" for eligible program participants.

Location: Bolander Park Meadow View Drive, San Jacinto, CA 92582

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 5.SJ.10-24
HUD Matrix Code 05Z	CDBG Citation 570.201 (e)
CDBG National Objective 570.208 (a)(2)(i)(B) Low Mod Limited Clientele Income Certification	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons assisted with new access to services.	Annual Units/Units Upon Completion: 50
Type of Recipient HWS - Grantee	Local ID SJ-03

Funding Sources:

CDBG **\$25,000**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 3.WD.22-24 - Sedco Sidewalk Project Phase III

Priority Need: Public Facilities - HIGH

Sponsor: City of Wildomar

Address: 23873 Clinton Keith Road, Suite #110, Wildomar, CA 92595

Project Description: The City of Wildomar will use CDBG funds to replace, reconstruct, and install compliant sidewalks along Mission Trail between Elberta Road and Malaga. Improvements include but are not limited to constructing class II bike lanes and replacing the driveway to the Sedco Community Center. CDBG funds will be used for design, construction, project administration, and other related expenses. All project activities will occur within developed, urbanized areas and existing City street ROWs.

Location: Mission Trail between Elberta Road and Malaga within Wildomar, CA

Census Tract: 464.01 BG 2; 430.01BG 1

Objective: 1 - Suitable Living Environment

Outcome: 3 - Sustainability

Objective Number SL-3	Project ID 1.WD.22-24
HUD Matrix Code 03L	CDBG Citation 570.201 (c)
CDBG National Objective 570.208 (a)(1)(i) Low Mod Area	
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Persons served with improved access to a public facility or infrastructure benefit.	Annual Units/Units Upon Completion: 1715
Type of Recipient HWS - Grantee	Local ID WD-01

Funding Sources:

CDBG **\$132,515**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 6.263-24 - Operation Safehouse, Inc.

Priority Need: Emergency Shelter

Sponsor: Operation Safehouse, Inc.

Address: 9685 Hayes Street, Riverside, CA 92503

Project Description: Operation SafeHouse provides a 21-day emergency shelter program for runaway and homeless youth ages 11-17 in Riverside and Thousand Palms. Services include shelter, case management, counseling, and education. Two hundred (200) youth will receive substance abuse, life skills, shelter, food, anger management, and housing services. ESG funds will be used for staff salaries (direct cost).

Location: 9685 Hayes Street Riverside, CA 92503

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 6.263-24
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Number of persons provided shelter.	Annual Units/Units Upon Completion: Emergency Shelter 200
Type of Recipient HWS - Grantee	Local ID HESG4

Funding Source:

Emergency Shelter \$266,552

ESG **\$266,552**

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 6.264-23 - Coachella Valley Rescue Mission

Priority Need: Emergency Shelter / Rapid Re-Housing

Sponsor: Coachella Valley Rescue Mission

Address: 47470 Van Buren, Indio, CA 92202

Project Description : The Coachella Valley Rescue Mission provides emergency shelter to homeless individuals and families for up to 90 days and rapid re-housing services. ESG funds will be used to pay for case managers/housing coordinators (direct cost), emergency shelter operation and maintenance, and rapid re-housing, including financial assistance, service, and rent.

Location: 47470 Van Buren Indio, CA 92202

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number DH-2, SL-1	Project ID 6.264-23
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Number of persons provided shelter and rehousing services.	Annual Units/Units Upon Completion: Emergency Shelter 2,567 Rapid Re-Housing 20
Type of Recipient HWS - Grantee	Local ID HESG2

Funding Source:

Emergency Shelter	\$69,000
Rapid Re-Housing	\$205,000
ESG	\$274,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects
County of Riverside**

Project: 6.265-24 - Martha's Village and Kitchen

Priority Need: Emergency Shelter

Sponsor: Martha's Village and Kitchen

Address: 83-791 Date Avenue, Indio, CA 92210

Project Description: Martha's Village and Kitchen provides emergency shelter to homeless families and individuals. Services include case management, substance abuse referrals, and career and education center services. ESG funds will be used for facility equipment, utilities, food services, operational and maintenance, transportation, and staff salaries (direct cost).

Location: 83-791 Date Avenue Indio, CA 92210

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 6.265-24
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Number of persons provided shelter.	Annual Units/Units Upon Completion: Emergency Shelter 200
Type of Recipient HWS - Grantee	Local ID HESG1

Funding Source:

Emergency Shelter \$77,928

ESG \$77,928

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 6.266-24 - Path of Life Ministries

Priority Need: Emergency Shelter

Sponsor: Path of Life Ministries

Address: 2840 Hulen Place, Riverside, CA 92507

Project Description: Path of Life Ministries provides a 60-day short-term shelter program for homeless individuals and families. ESG funds will be used for emergency shelter operational costs, case manager's salaries (direct cost), food, and utilities.

Location: 2840 Hulen Place Riverside, CA 92507

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number SL-1	Project ID 6.266-24
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator Number of persons provided shelter.	Annual Units/Units Upon Completion: Emergency Shelter 572
Type of Recipient HWS - Grantee	Local ID HESG5

Funding Source:

Emergency Shelter \$79,645

ESG \$79,645

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects
County of Riverside

Project: 6.267-24 - ESG Program Administration

Priority Need: N/A

Sponsor: Riverside County Department of Housing and Workforce Solutions

Address: 3403 10th St, Suite 300, Riverside, CA 92501

Project Description: The funding will provide staffing and overall program management, coordination, monitoring, and evaluation for the ESG program.

Location: 3403 10th Street, Suite 300, Riverside, CA 92501

Objective: 1 - Suitable Living Environment

Outcome: 1 - Availability/Accessibility

Objective Number N/A	Project ID 6.267-24
Start Date 07/01/24	Completion Date 06/30/25
Performance Indicator N/A	Annual Units/Units Upon Completion: N/A
Type of Recipient HWS - Grantee	Local ID HESG6

Funding Source:

ESG \$45,533

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

APPENDIX I

COUNTY MAP

MINORITY AND LOW- AND MODERATE- INCOME CONCENTRATIONS MAPS

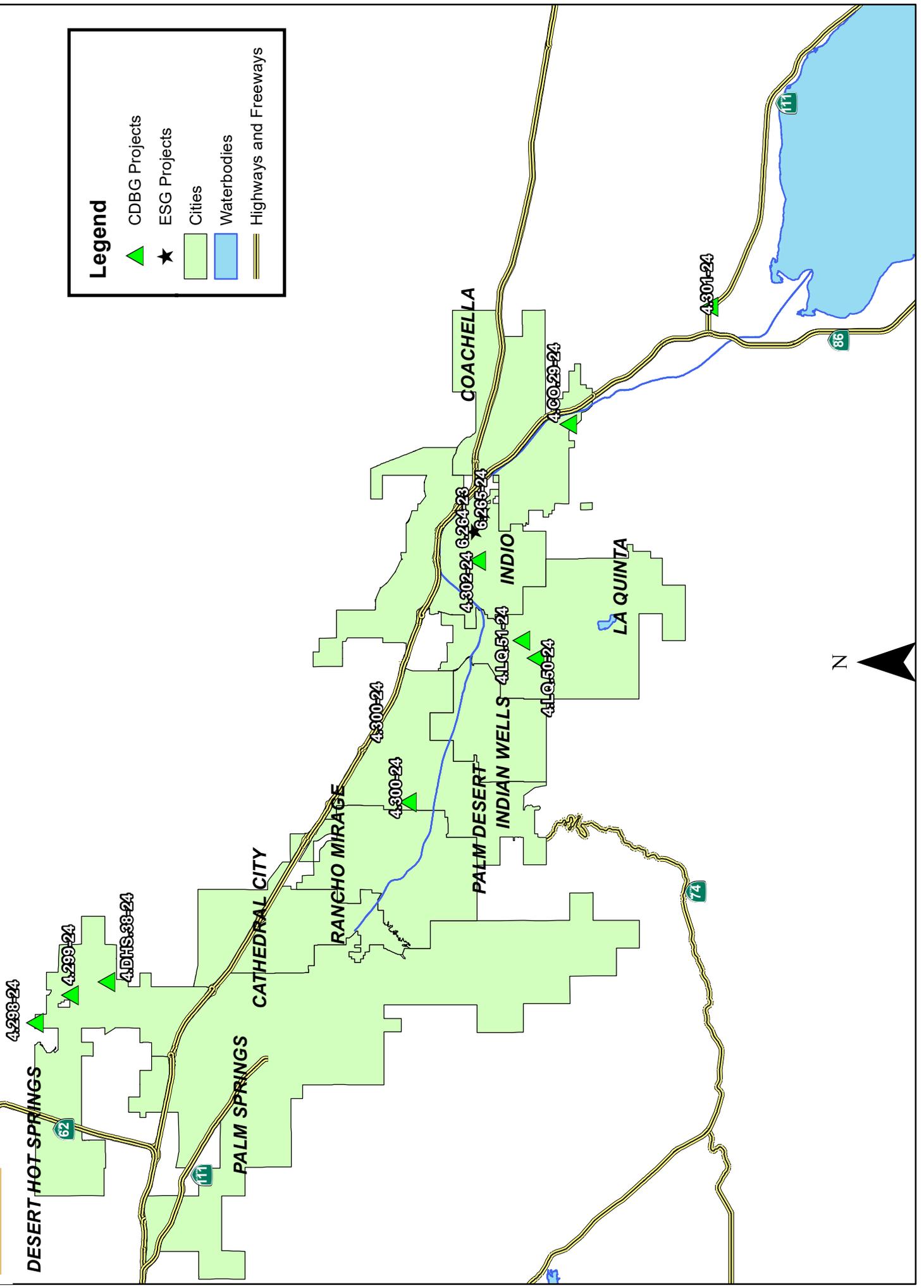
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COACHELLA VALLEY CPD PROJECTS FY 24/25:



Legend

- ▲ CDBG Projects
- ★ ESG Projects
- Cities
- Waterbodies
- ▬ Highways and Freeways





COACHELLA VALLEY CPD PROJECTS FY 24/25: HIGH MINORITY CONCENTRATION CENSUS TRACTS

DESERT HOT SPRINGS

4.299-24

4.299-24

4.DHS.38-24

PALM SPRINGS

CATHEDRAL CITY

RANCHO MIRAGE

4.300-24

4.300-24

PALM DESERT

INDIAN WELLS

INDIO

COACHELLA

4.10.50-24

4.10.51-24

4.302-24

6.26.23

6.26.24

4.CO.29-24

74

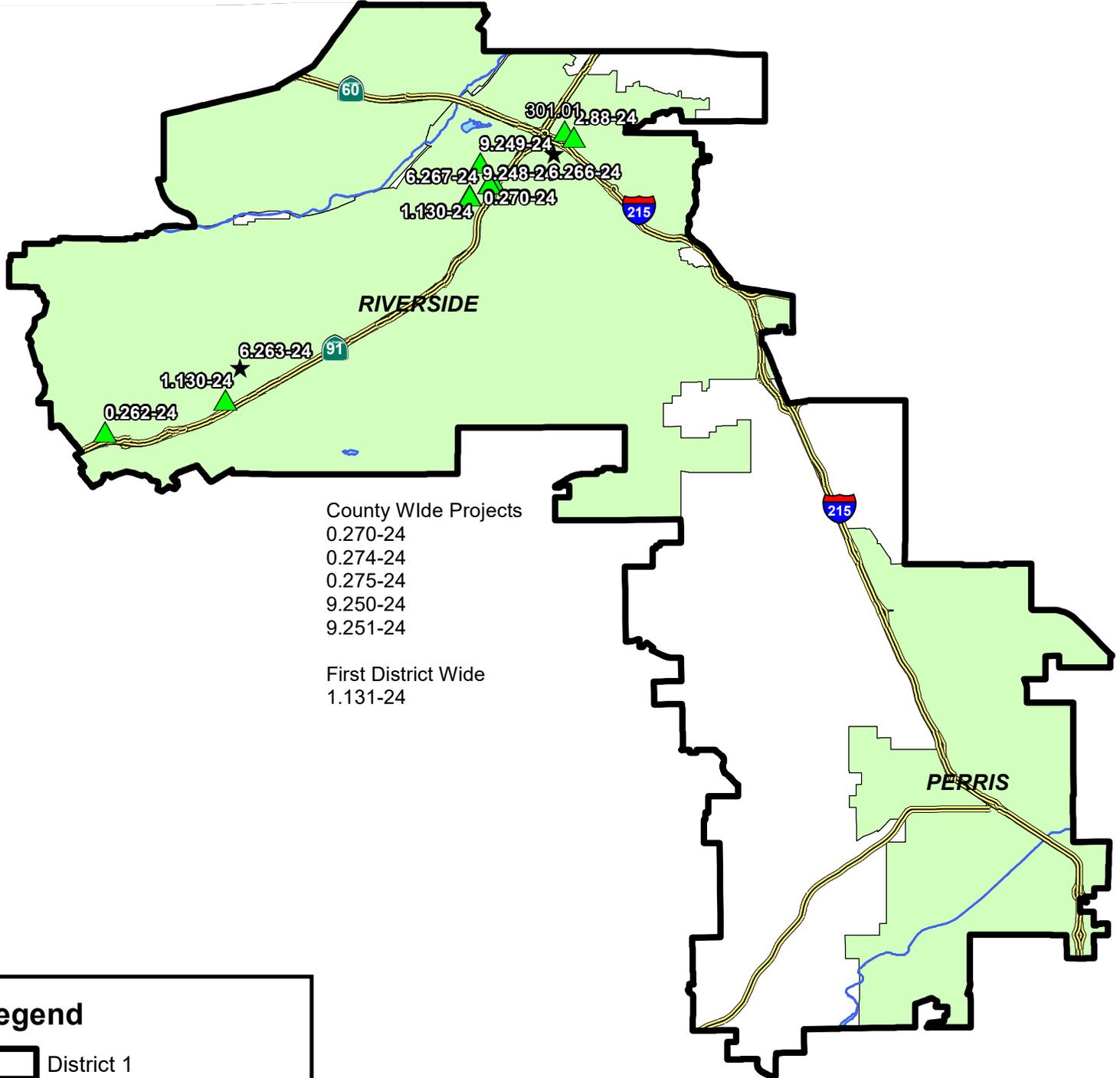
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Legend

- CDBG Projects
- ESG Projects
- High Minority Concentration Census Tracts*
- Cities
- Waterbodies
- Highways and Freeways

*High Minority Concentration Census Tract is a Census Tract that has a total percentage of minority persons at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole (70.7%). Data is from the American Community Survey 2018 to 2022 5 Year Estimates

FIRST DISTRICT CPD PROJECTS FY 24/25:



- County Wide Projects
- 0.270-24
- 0.274-24
- 0.275-24
- 9.250-24
- 9.251-24

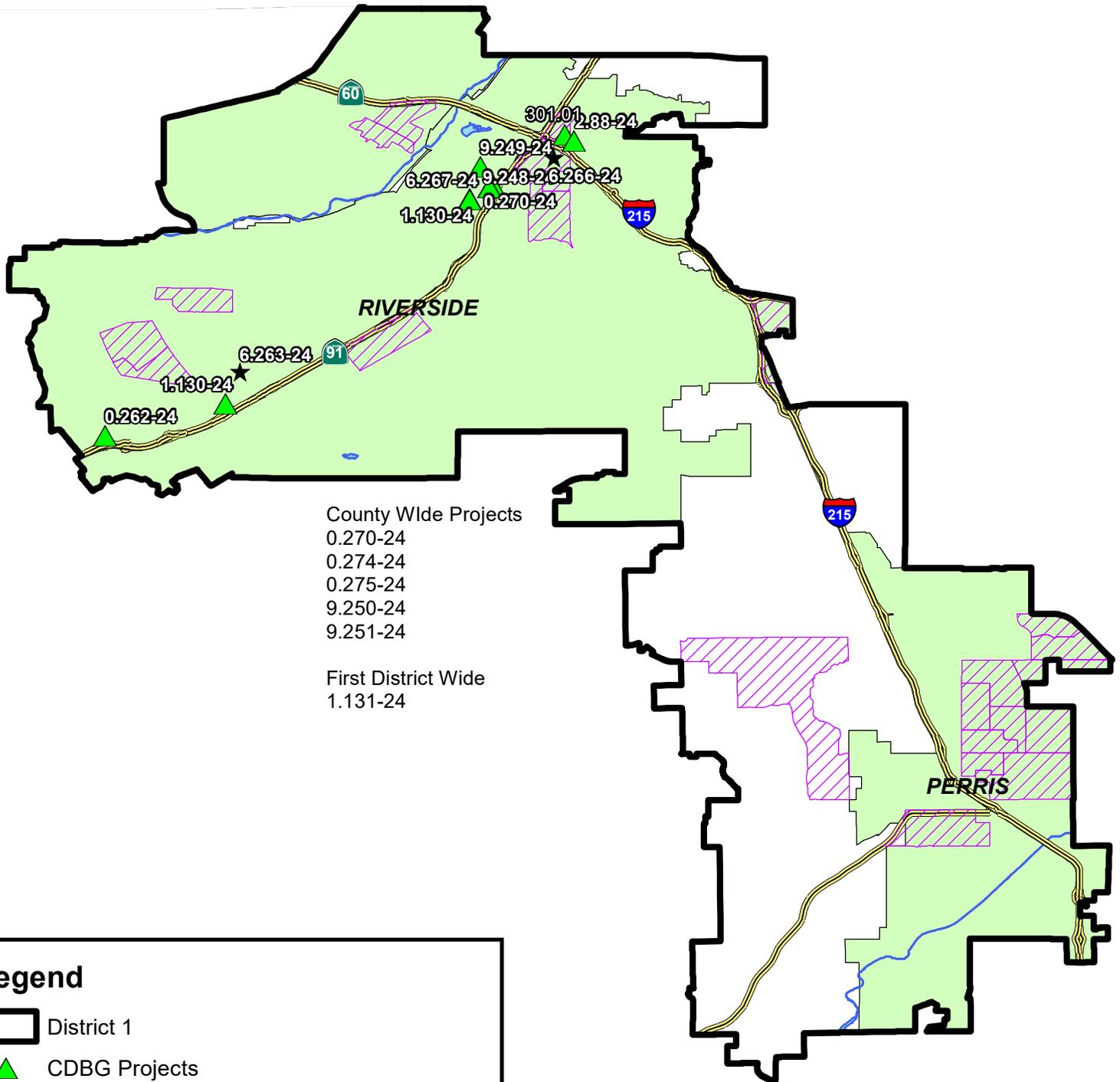
- First District Wide
- 1.131-24



Legend

-  District 1
-  CDBG Projects
-  ESG Projects
-  Cities
-  Waterbodies
-  Highways and Freeways

FIRST DISTRICT CPD PROJECTS FY 24/25: HIGH CONCENTRATION MINORITY CENSUS TRACTS



- County Wide Projects
- 0.270-24
- 0.274-24
- 0.275-24
- 9.250-24
- 9.251-24

- First District Wide
- 1.131-24

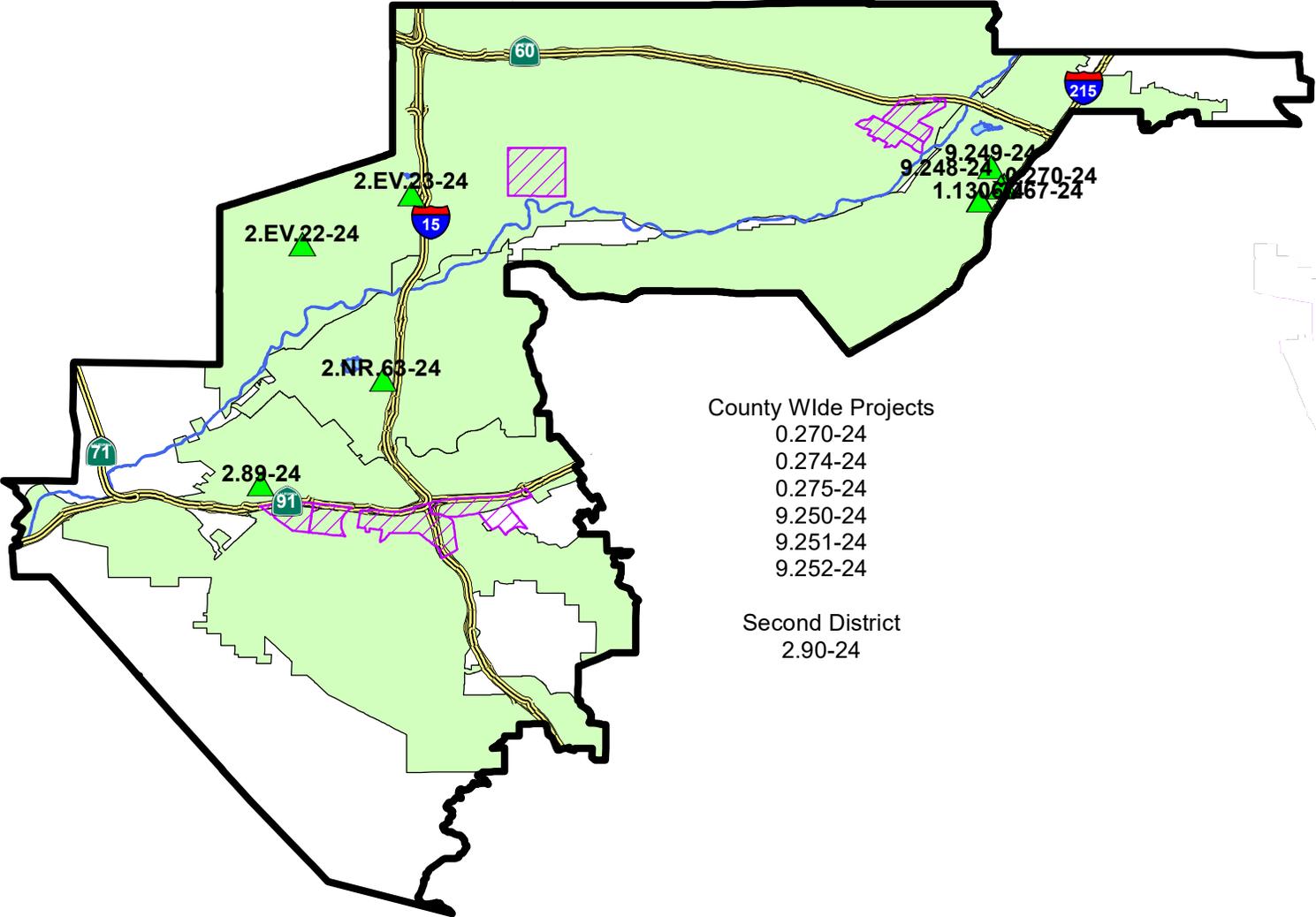


Legend

-  District 1
-  CDBG Projects
-  ESG Projects
-  High Minority Concentration Census Tracts*
-  Cities
-  Waterbodies
-  Highways and Freeways

*High Minority Concentration Census Tract is a Census Tract that has a total percentage of minority persons at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole (70.7%). Data is from the American Community Survey 2018 to 2022 5 Year Estimates

SECOND DISTRICT CPD PROJECTS FY 24/25



County Wide Projects

- 0.270-24
- 0.274-24
- 0.275-24
- 9.250-24
- 9.251-24
- 9.252-24

Second District

- 2.90-24

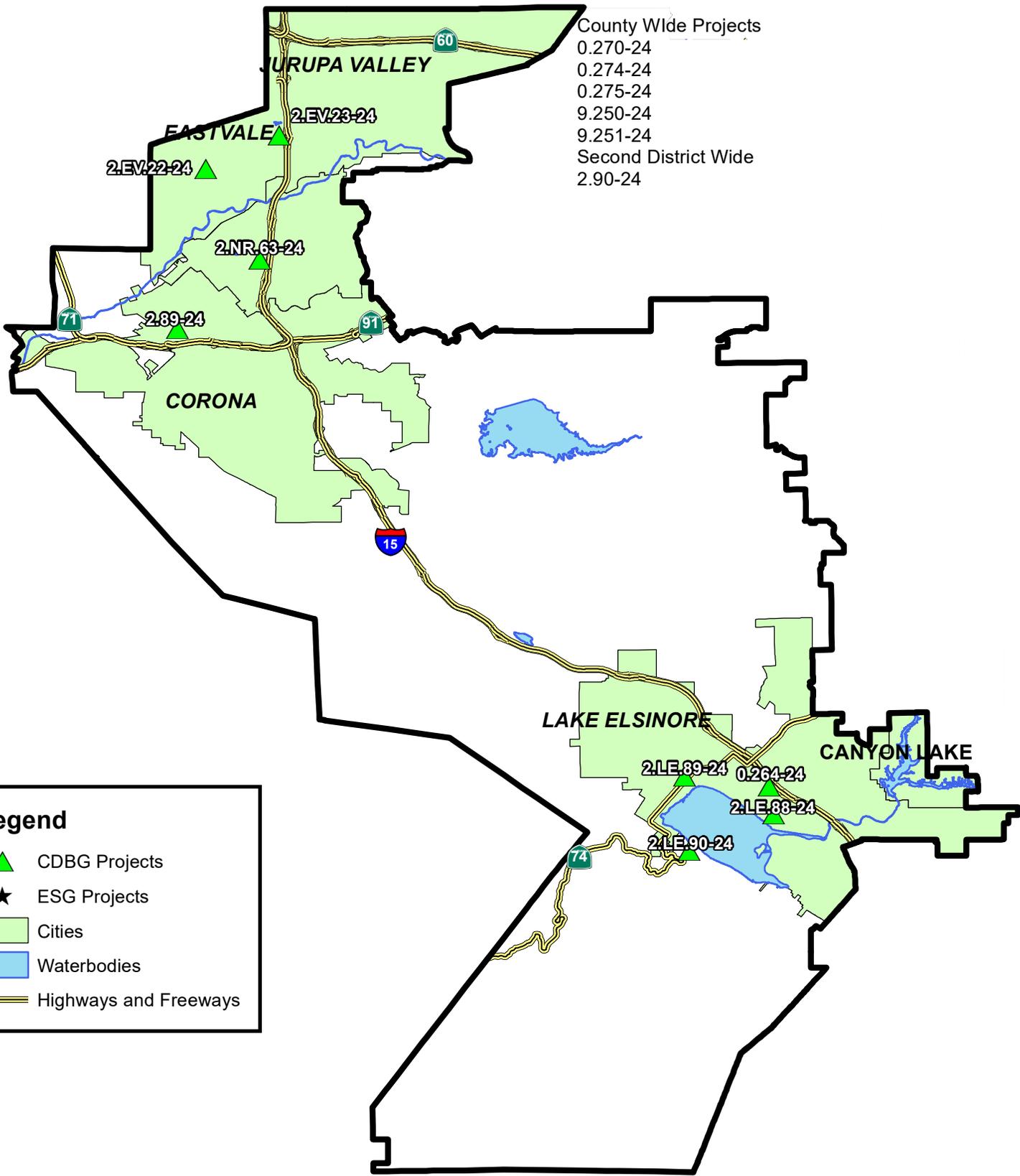
Legend

-  District 2
-  CDBG Projects
-  ESG Projects
-  High Minority Concentration Census Tracts*
-  Highways and Freeways
-  Waterbodies
-  Cities

SECOND DISTRICT CPD PROJECTS FY 24/25:



- County Wide Projects
- 0.270-24
- 0.274-24
- 0.275-24
- 9.250-24
- 9.251-24
- Second District Wide
- 2.90-24



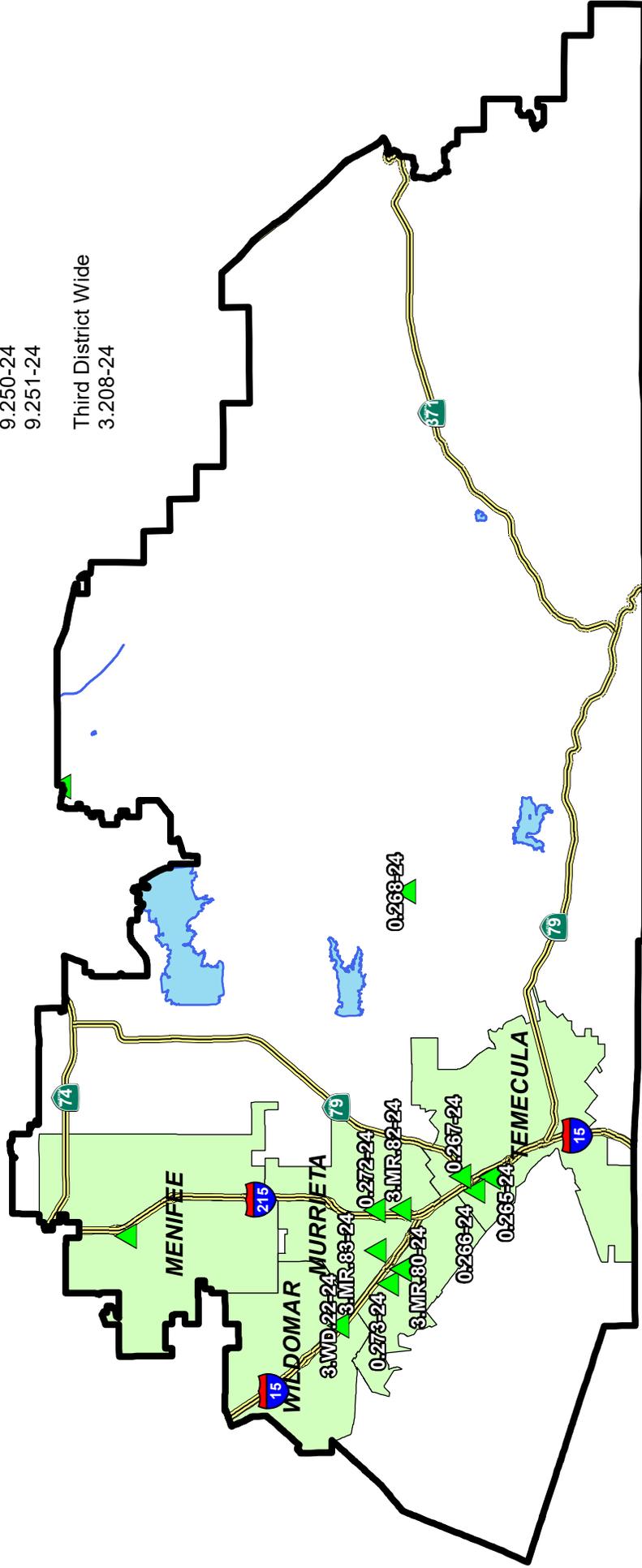
Legend

- CDBG Projects
- ESG Projects
- Cities
- Waterbodies
- Highways and Freeways

THIRD DISTRICT CPD PROJECTS FY 24/25: HIGH MINORITY CONCENTRATION CENSUS TRACTS

- County Wide Projects
- 0.270-24
- 0.274-24
- 0.275-24
- 9.250-24
- 9.251-24

- Third District Wide
- 3.208-24



Legend

- District 3
- CDBG Projects
- ESG Projects
- High Minority Concentration Census Tracts*
- Cities
- Waterbodies
- Highways and Freeways

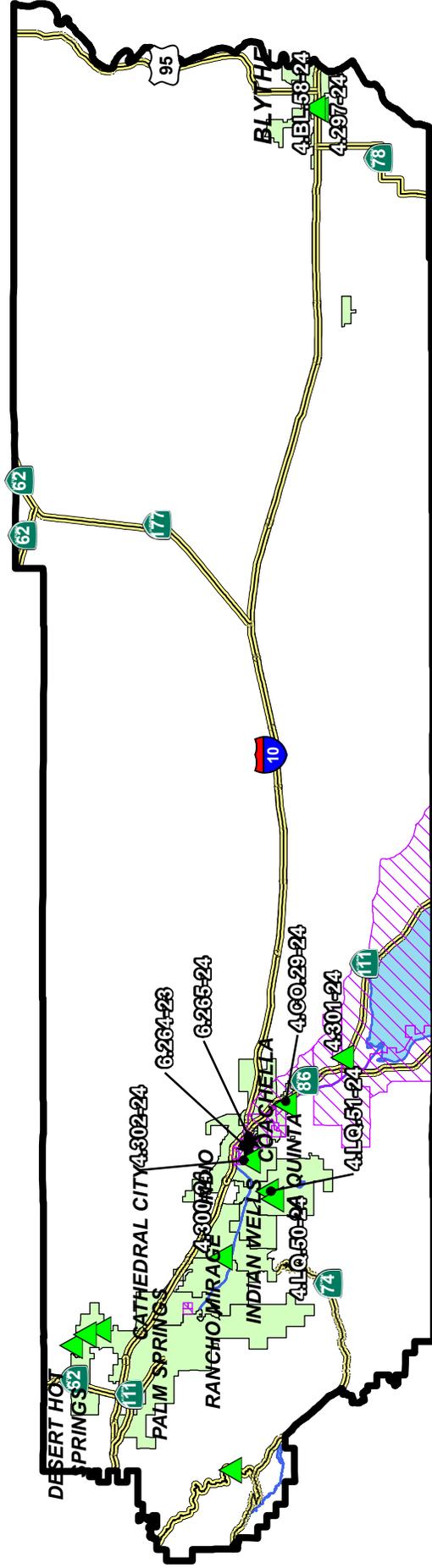


*High Minority Concentration Census Tract is a Census Tract that has a total percentage of minority persons at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole (70.7%). Data is from the American Community Survey 2018 to 2022 5 Year Estimates

FOURTH DISTRICT CPD PROJECTS FY 24/25: HIGH MINORITY CONCENTRATION CENSUS TRACTS

County Wide Projects
 0.270-24 0.274-24 0.275-24
 9.250-24 9.251-24

District 4 Project
 4.303-24



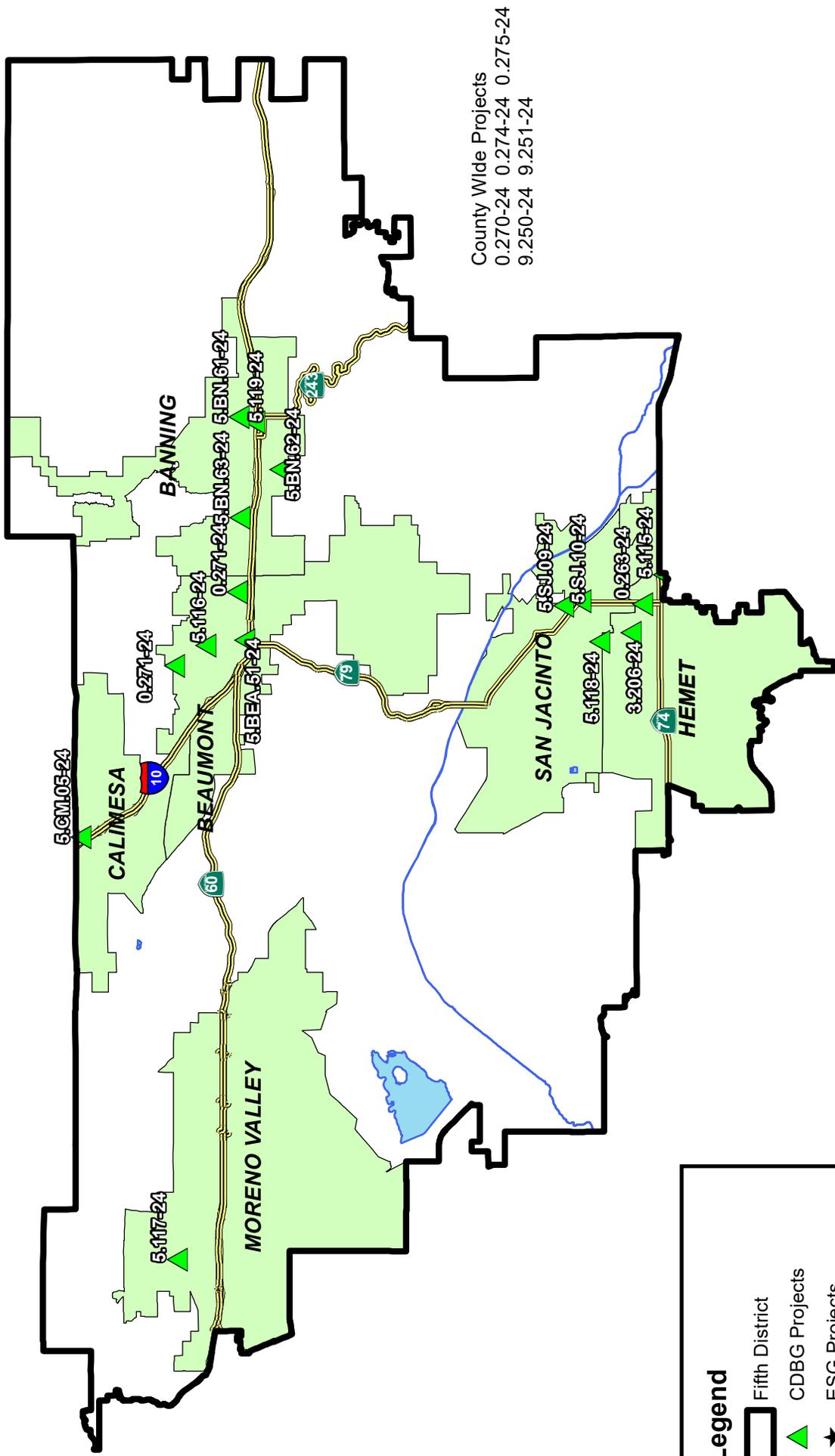
Legend

- District 4
- CDBG Projects
- ESG Projects
- High Minority Concentration Census Tracts*
- Cities
- Waterbodies
- Highways and Freeways



*High Minority Concentration Census Tract is a Census Tract that has a total percentage of minority persons at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole (70.7%). Data is from the American Community Survey 2018 to 2022 5 Year Estimates

FIFTH DISTRICT CPD PROJECTS FY 24/25:



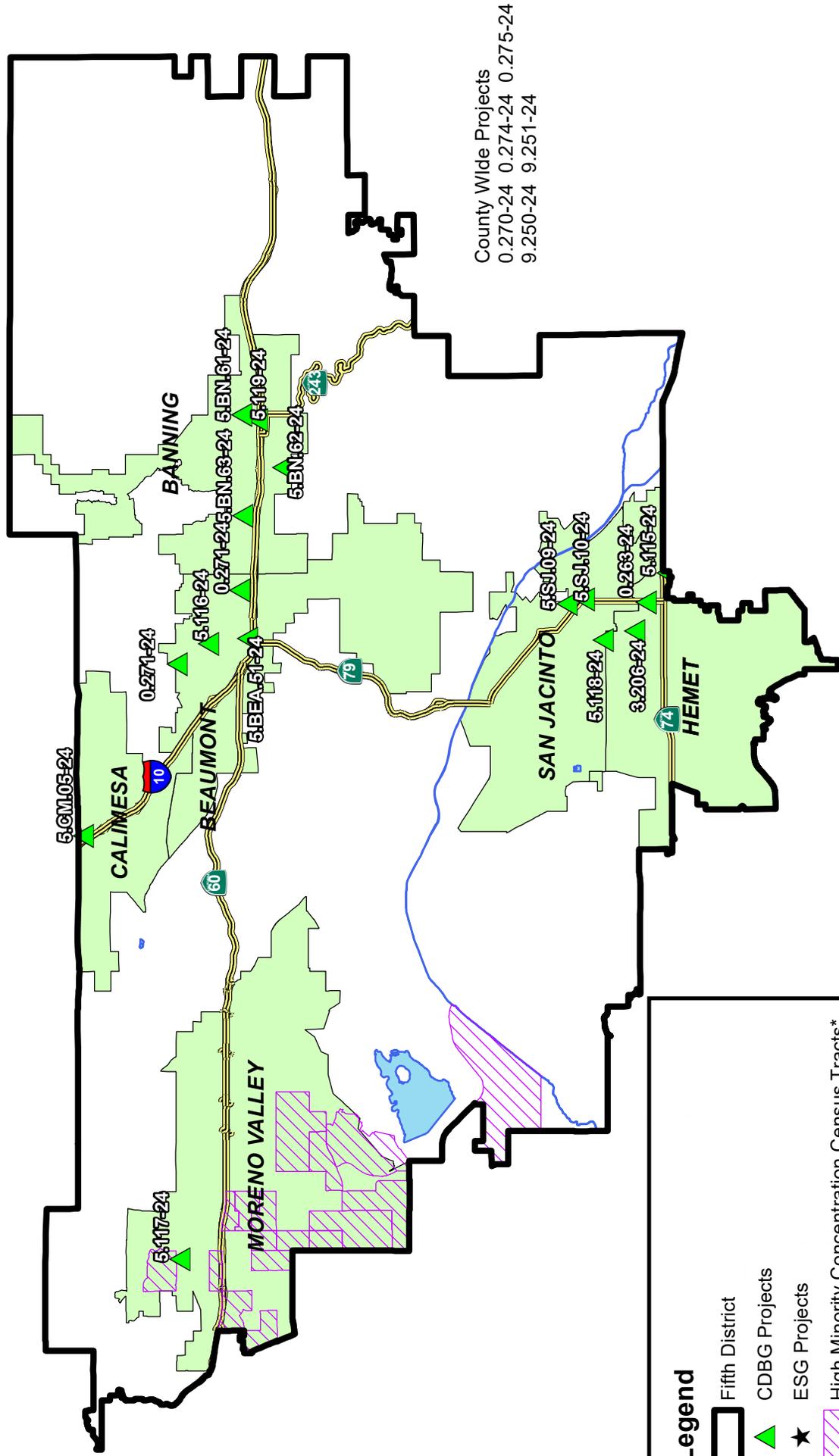
County Wide Projects
 0.270-24 0.274-24 0.275-24
 9.250-24 9.251-24

Legend

- Fifth District
- CDBG Projects
- ESG Projects
- Cities
- Waterbodies
- Highways and Freeways



FIFTH DISTRICT CPD PROJECTS FY 24/25: HIGH MINORITY CONCENTRATION CENSUS TRACTS



Legend

- Fifth District
- CDBG Projects
- ESG Projects
- High Minority Concentration Census Tracts*
- Cities
- Waterbodies
- Highways and Freeways



*High Minority Concentration Census Tract that has a total percentage of minority persons at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole (70.7%). Data is from the American Community Survey 2018 to 2022 5 Year Estimates

APPENDIX J

HOME MAXIMUM PURCHASE PRICE LIMITS

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Residential Agent 1 Line

Listing ID	S	Sub_Type	St #5 St Name	City	Area	S/LC	L/C Price	\$/Sqft	Br/Ba	Sqft	Yr Built	LS/Ac	DOM/CDOM	V	PP	BAC	Date	MLS
1	EV24009014	S	MANL/D	965 Acorn DR	SJCN	SRCAR	TRUS	\$63.83	1/1,0,0,0	799/E	1987/SLR	1,742/0.04	3/2	N	N	3%	02/13/24	CRMLSM
2	EV24034320	S	MANL/D	946 Deerwood DR	SJCN	SRCAR	STD	\$233.33	2/1,0,0,0	450/E	1984/PUB	1,742/0.04	2/2/22	Y	N	2.5%	03/21/24	CRMLSM
3	SW22237085	S	MANL/D	858 Acorn DR	SJCN	SRCAR	TRUS	\$285.00	1/1,0,0,0	400/S	2001/SLR	1,742/0.04	2/2/24	Y	N	2.5%	01/17/24	CRMLSM
4	EV24007060	S	MANL/D	1279 Heritage Ranch RD	SJCN	SRCAR	PRO	\$287.50	1/1,0,0,0	400/E	2007/SLR	1,742/0.04	2/2	Y	N	3%	01/30/24	CRMLSM
5	SW23216511	S	MANL/D	1383 Western DR	SJCN	SRCAR	STD	\$150.59	1/2,0,0,0	850/E	2005/OTH	1,742/0.04	5/2/52	Y	N	2.5%	02/28/24	CRMLSM
6	EV24006887	S	MANL/D	1470 Western DR	SJCN	SRCAR	STD	\$225.00	1/1,0,0,0	600/E	1989/SLR	1,742/0.04	29/29	Y	N	2.5%	02/28/24	CRMLSM
7	219102432DA	S	MANL/D	69254 Crestwood DR	DHS	340	STD	\$136.75	2/2,0,0,0	1170/A	1971/ASR	3,920/0.09	9/4/94	Y	N	3%	02/06/24	CDAR
8	CV24024611	S	MANL/D	32401 Merion DR	TP	320	STD	\$165.00	2/2,0,0,0	1152/A	1980/ASR	4,356/0.1	2/1/21	N	N	2.5%	03/22/24	CRMLSM
9	IV24006665	S	MANL/D	845 Birch DR	SJCN	SRCAR	STD,TRUS	\$201.22	2/1,0,0,0	820/E	1999/OTH	1,742/0.04	13/13	Y	N	2.5%	03/13/24	CRMLSM
10	SW23176171	S	MANL/D	826 Chestnut DR	SJCN	SRCAR	STD	\$330.00	2/1,0,0,0	500/E	1984/PUB	2,178/0.05	15/1/57	Y	N	2.5%	02/16/24	CRMLSM
11	219104376PS	S	MANL/D	33230 Acapulco TRL	TP	320	STD	\$133.93	2/2,0,0,0	1344/A	1980/ASR	3,920/0.09	45/45	Y	N	2.5%	02/05/24	CDAR
12	SW23207781	S	MANL/D	2517 Eucalyptus ST	CABA	263	STD	\$240.89	2/1,0,1,0	768/A	1979/PUB	4,792/0.11	7/7	N	N	2%	01/26/24	CRMLSM
13	SW24011371	S	MANL/D	37701 Regal Blue Trail	ANZA	SRCAR	STD	\$275.30	2/1,0,0,0	672/A	1970/ASR	217,800/5	0/0	Y	N	3%	01/31/24	CRMLSM
14	SW23205993	S	MANL/D	45100 Terrilliger RD	ANZA	SRCAR	STD	\$128.47	2/2,0,0,0	1440/A	1974/PUB	87,120/2	75/75	Y	N	3%	02/27/24	CRMLSM
15	219105474DA	S	MANL/D	100051 Compass DR	MEC	4/2,0,0,0	STD	\$132.28	4/2,0,0,0	1512/A	2002/ASR	7,405/0.17	25/25	Y	N	2.75%	03/06/24	CDAR
16	SW23097216	S	MANL/D	26003 Queen Palm DR	HOME	SRCAR	STD	\$173.61	2/2,0,0,0	1152/A	1976/OTH	5,663/0.13	184/184	Y	N	2.5%	02/23/24	CRMLSM
17	CV23231385	S	MANL/D	13355 Cholla RD	WWTR	263	STD	\$190.97	3/2,0,0,0	1152/A	1983/PUB	10,454/0.24	3/2/24	Y	N	2%	03/11/24	CRMLSM
18	EV23207352	S	MANL/D	26131 Kentia Palm DR	HOME	699	STD	\$143.23	2/3,0,0,0	1536/A	1977/PUB	5,227/0.12	35/35	Y	N	2%	01/16/24	CRMLSM
19	SW24009825	S	MANL/D	1873 Riviera DR	BLY	374	STD	\$183.63	3/2,0,0,0	1307/AP	1997/PUB	16,117/0.37	9/2	Y	N	3%	03/07/24	CRMLSM
20	NDP2307962	S	MANL/D	23709 Goetz DR	OVLY	699	STD	\$306.12	2/1,0,0,0	784/A	1985/ASR	4,792/0.11	6/6	Y	N	3%	02/01/24	CRMLSM
21	SW23123241	S	MANL/D	37860 Jack LN	ANZA	699	STD	\$230.77	2/1,0,0,0	1040/P	1969/SEE	47,045/1.08	32/32	Y	N	2%	01/26/24	CRMLSP
22	SW24014974	S	MANL/D	293 N Palomar AVE	ANZA	SRCAR	STD	\$184.03	3/2,0,0,0	1440/A	1978/ASR	6,098/0.14	12/12	Y	N	2.5%	03/14/24	CRMLSM
23	219102276DA	S	MANL/A	54431 Cave Rock RD	CABA	221	REO	\$185.56	3/2,0,0,0	1482/A	2002/ASR	116,741/2.68	57/57	Y	N	2.5%	12/29/23	CDAR
24	SW23196461	S	MANL/D	52279 Maxine	CABA	263	STD	\$264.42	2/2,0,0,0	1040/B	1989/BLD	5,663/0.13	40/105	Y	N	2.5%	01/12/24	CRMLSM
26	IV22250676	S	MANL/D	16600 Wonderview RD	BANN	263	STD	\$377.75	2/1,0,0,0	728/A	2007/PUB	1,139,530/26.16	392/392	Y	N	3%	03/08/24	CRMLSM
27	SW23157723	S	MANL/D	42125 Crazy Horse Canyon RD	AGNA	SRCAR	REO	\$286.46	2/2,0,0,0	960/A	1983/PUB	118,483/2.72	106/106	Y	N	3%	01/19/24	CRMLSM
28	SW23157074	S	MANL/D	20691 Alameda Del Monte	WILD	SRCAR	STD	\$259.26	2/1,0,0,0	1080/A	1972/ASR	19,166/0.44	72/72	Y	N	2%	01/03/24	CRMLSM
29	IV23192391	S	MANL/D	52050 Esperanza AVE	CABA	263	STD	\$274.04	3/2,0,0,0	1040/S	1990/SLR	10,454/0.24	51/51	Y	N	2%	02/05/24	CRMLSM
30	SW23105782	S	MANL/D	37450 Hill ST	CABA	SRCAR	STD	\$151.60	2/2,0,0,0	1880/A	1978/ASR	95,832/2.2	6/6	Y	N	2.5%	03/04/24	CRMLSM
31	SW23142326	S	MANL/D	58905 Kaweesa DR	ANZA	SRCAR	STD	\$183.75	3/2,0,0,0	1600/S	1984/ASR	108,900/2.5	133/133	Y	N	3%	02/29/24	CRMLSM
32	EV23230414	S	MANL/D	41045 Mohawk CIR	CHVL	263	STD	\$168.36	3/2,0,0,0	1776/A	1978/ASR	5,663/0.13	7/7	Y	N	2.5%	02/05/24	CRMLSM
33	SW24042632	S	MANL/D	22685 Via Santana	NEVO	SRCAR	TPAP	\$219.30	2/2,0,0,0	1368/A	1975/ASR	7,841/0.18	4/4	N	N	2.5%	03/20/24	CRMLSM
34	WS23088422	S	MANL/D	55310 Scrub Oak RD	ANZA	SRCAR	STD	\$208.33	2/2,0,0,0	1440/A	1978/PUB	108,900/2.5	93/93	Y	N	2.5%	02/21/24	CRMLSM
35	WS23178116	S	MANL/D	39821 Broken Axle DR	ANZA	SRCAR	STD	\$258.42	2/2,0,0,0	1188/A	2005/ASR	93,654/2.15	118/118	Y	N	2.5%	03/05/24	CRMLSM
36	SW24009897	S	MANL/D	23745 Newport DR	CLK	SRCAR	STD	\$403.65	2/0,1,0,0	768/A	1988/ASR	4,356/0.1	5/5	Y	N	2%	02/22/24	CRMLSM
37	SW23230096	S	MANL/D	48175 Secret Falls RD	AGNA	SRCAR	STD	\$281.25	2/2,0,0,0	1120/A	1994/PUB	976,615/22.42	20/20	Y	N	2.5%	02/15/24	CRMLSM
38	IV23182098	S	MANL/D	10155 Frontier	CHVL	263	STD	\$175.36	2/2,0,0,0	1802/A	1979/ASR	4,792/0.11	25/25	Y	N	2%	01/30/24	CDAR
39	219105632DA	S	MANL/D	73420 18th AVE	DHS	344	STD	\$112.99	4/4,0,0,0	2832/A	1974/ASR	206,910/4.75	0/0	Y	N	2.5%	01/19/24	CDAR
40	SW23174185	S	MANL/D	59655 Patrick WAY	ANZA	SRCAR	STD	\$258.81	3/2,0,0,0	1248/A	1990/ASR	132,422/3.04	113/113	Y	N	2%	02/28/24	CRMLSM
41	OC22168548	S	MANL/D	2111 W 6th AVE	BLY	374	STD	\$168.83	3/2,0,0,0	1925/OTH	1986/OTH	217,800/5	443/494	Y	N	3%	02/09/24	CRMLSM
42	SW23105952	S	MANL/D	60071 Yuca Valley RD	CLK	SRCAR	STD	\$240.74	3/2,0,0,0	1350/A	2007/ASR	55,321/1.27	142/142	Y	N	3%	01/10/24	CRMLSM
43	SW23198046	S	MANL/D	23843 Kennedy LN	CLK	SRCAR	STD	\$270.83	3/2,0,0,0	1200/A	2004/ASR	5,227/0.12	7/7	Y	N	2.5%	12/29/23	CRMLSM
44	IV23223349	S	MANL/D	23449 Big Tee DR	CLK	SRCAR	STD	\$218.41	2/1,0,0,0	1488/A	1974/PUB	14,375/0.33	34/34	Y	N	2%	01/25/24	CRMLSM
45	AR23205656	S	MANL/D	43825 Cobbs Cow Path	ANZA	SRCAR	STD	\$225.69	2/2,0,0,0	1440/A	2018/ASR	87,120/2	26/26	Y	N	2%	12/28/23	CRMLSM
46	SW24005790	S	MANL/D	26081 Queen Palm DR	HOME	SRCAR	STD	\$168.85	2/2,0,0,0	2013/A	1978/ASR	4,356/0.1	15/15	Y	N	2%	02/26/24	CRMLSM
47	SW23141062	S	MANL/D	59760 Grandon RD	ANZA	SRCAR	STD	\$285.00	2/2,0,0,0	1200/A	1978/PUB	218,671/5.02	157/157	Y	N	2%	02/21/24	CRMLSM
48	SW23093604	S	MANL/D	33955 Christopher LN	WILD	SRCAR	STD	\$243.06	2/2,0,0,0	1440/A	1978/ASR	23,522/0.54	103/103	N	N	2%	01/02/24	CRMLSM
49	SW23174941	S	MANL/D	53720 Barber LN	AGNA	SRCAR	STD	\$220.96	3/2,0,0,0	1584/A	1987/PUB	869,022/19.95	109/109	Y	N	2%	02/29/24	CRMLSM
50	IV24001098	S	MANL/D	20840 6th ST	ANZA	SRCAR	STD	\$243.06	3/2,0,0,0	1440/A	1972/ASR	43,124/0.99	30/30	Y	N	2.5%	03/05/24	CRMLSM
51	SW23165372	S	MANL/D	18255 Heiler Springs RD	NEUV	SRCAR	STD	\$262.65	3/2,0,0,0	1344/A	1989/ASR	209,959/4.82	101/101	Y	N	3%	02/16/24	CRMLSM
52	PL-15764	S	MANL/A	40775 Cheyenne TRL	CHVL	263	STD,TRUS	\$188.83	2/2,0,1,0	1880/A	1979/ASR	4,791/0.11	63/63	Y	N	2.5%	02/21/24	CRMLSF

53	WS2310413Z	S	MANL/D	40744 Mountainside DR	ANZA	SRCAR	STD	\$360,000	\$238.10	4/2,0,0,0	1512/A	2006/EST	217,800/5	109/109	Y	N	2.5%	12/29/23	CRMLSM
54	DW23228483	S	MANL/D	32900 Willard ST	WINC	SRCAR	STD	\$380,000	\$260.99	4/2,0,0,0	1456/A	2001/PUB	7,405/0.17	27/27	N	N	2%	02/21/24	CRMLSM
55	IG23177872	S	MANL/A	25125 Briggs RD	RMLD	SRCAR	STD	\$400,000	\$277.78	2/2,0,0,0	1440/A	1977/ASR	29,621/0.68	48/48	Y	N	2%	12/27/23	CRMLSM
56	SW23153279	S	MANL/D	54175 Barneston LN	ANZA	SRCAR	STD	\$410,000	\$224.78	3/2,0,0,0	1824/A	2003/ASR	247,421/5.68	84/84	Y	N	2.5%	01/12/24	CRMLSM
57	SB23206506	S	MANL/D	22075 Valley View DR	NEVO	SRCAR	STD	\$415,000	\$266.03	3/2,0,0,0	1560/A	1977/ASR	24,394/0.56	7/7	Y	N	2.5%	01/17/24	CRMLSM
58	IV23209041	S	MANL/D	24380 Charlotte LN	RMLD	SRCAR	REF	\$415,000	\$274.47	4/2,0,0,0	1512/AP	2007/ASR	89,734/2.06	36/36	Y	N	3%	02/27/24	CRMLSM
59	PTP2306087	S	MANL/D	36810 La Via De Paz	ANZA	699	STD	\$420,000	\$204.68	4/3,0,0,0	2052/A	2006/APP	88,427/2.03	5/5	Y	N	2%	02/02/24	CRMLSP
60	SW23218298	S	MANL/D	24126 Regency RD	WINC	SRCAR	STD	\$425,000	\$227.03	4/2,0,0,0	1872/A	2006/ASR	37,026/0.85	5/5	Y	N	2%	01/22/24	CRMLSM
61	IG23176156	S	MANL/D	32940 Willard ST	WINC	SRCAR	STD	\$425,000	\$283.33	3/2,0,0,0	1500/A	2020/BLD	7,405/0.17	42/42	Y	N	2%	01/05/24	CRMLSM
62	DW24012781	S	MANL/D	1058 San Jacinto AVE	SJCN	SRCAR	STD	\$425,000	\$272.44	3/2,0,0,0	1560/A	2005/ASR	22,216/0.51	17/17	Y	N	2%	03/15/24	CRMLSM
63	IV24022829	S	MANL/D	33795 Blowshare RD	WILD	SRCAR	STD	\$425,500	\$295.49	2/2,0,0,0	1440/A	1989/ASR	6,970/0.16	15/15	Y	N	2%	03/19/24	CRMLSM
64	SW23194900	S	MANL/D	34985 Youngs LN	WILD	SRCAR	STD	\$440,000	\$290.43	3/2,0,0,0	1515/S	1979/ASR	170,320/3.91	4/4	Y	N	2%	02/26/24	CRMLSM
65	SW23225316	S	MANL/A	24260 Minton RD	HOME	SRCAR	STD	\$445,000	\$356.57	3/2,0,0,0	1248/A	1989/ASR	49,223/1.13	8/8	Y	N	2%	01/12/24	CRMLSM
66	SW23225316	S	MANL/D	34580 Orange ST	WILD	SRCAR	STD	\$449,900	\$312.43	3/2,0,0,0	1440/A	1983/ASR	23,522/0.54	7/11	Y	N	4%*	03/04/24	CRMLSM
67	SW24015436	S	MANL/D	34022 Harvest WAY	WILD	SRCAR	STD	\$450,000	\$258.62	3/2,0,0,0	1740/A	1983/ASR	6,534/0.15	5/5	Y	N	2%	03/06/24	CRMLSM
68	SW23154001	S	MANL/D	33870 Stagecoach RD	NEVO	SRCAR	STD	\$450,000	\$334.82	3/2,0,0,0	1344/A	1990/ASR	287,060/6.59	135/135	Y	N	2.5%	03/08/24	CRMLSM
69	SW23160428	S	MANL/D	42285 Rambling LN	AGNA	699	STD	\$490,000	\$266.88	3/2,0,0,0	1836/B	2023/BLD	150,282/3.45	83/83	Y	N	3%	12/27/23	CRMLSM
70	ND24015065	S	MANL/D	24680 Butterburn RD	WILD	SRCAR	TRUS	\$495,000	\$307.84	3/0,2,0,0	1608/A	1982/PUB	6,970/0.16	13/13	Y	N	2.5%	03/19/24	CRMLSM
71	SW23162525	S	MANL/A	24074 24074 Regency RD	HOME	SRCAR	STD	\$499,000	\$259.90	6/3,1,0,0	1920/S	2006/ASR	37,026/0.85	108/108	Y	N	2%	03/07/24	CRMLSM
72	DW23228474	S	MANL/D	34601 Cialek LN	NEVO	SRCAR	STD	\$500,000	\$400.64	3/2,0,0,0	1248/A	2003/ASR	413,384/9.49	8/8	Y	N	2%	01/26/24	CRMLSM
73	SW23221607	S	MANL/D	34816 The Farm RD	WILD	SRCAR	STD	\$505,000	\$333.99	3/2,0,0,0	1512/A	1986/PUB	10,454/0.24	3/3	Y	N	2.5%	01/09/24	CRMLSM
74	IV23221804	S	MANL/D	24280 Conejo DR	CLK	SRCAR	STD	\$522,000	\$358.52	3/2,0,0,0	1456/AP	2001/ASR	46,609/1.07	28/28	Y	N	2%	03/04/24	CRMLSM
75	TR22247879	S	MANL/D	9895 Mias Canyon RD	BANN	263	STD	\$550,000	\$210.49	3/2,0,0,0	2613/P	2009/PUB	871,200/20	342/342	Y	N	2.5%	01/12/24	CRMLSM
76	IG23210514	S	MANL/D	28380 Ellis AVE	RMLD	SRCAR	STD	\$650,000	\$305.45	3/2,0,0,0	2128/A	2003/ASR	118,483/2.72	39/39	N	N	2.25%	02/22/24	CRMLSM
77	IG24008981	S	MANL/D	22475 Baxter RD	WILD	699	STD	\$725,000	\$455.97	2/2,0,0,0	1590/A	1976/PUB	100,188/2.3	6/6	Y	Y	2%	02/28/24	CRMLSM
78	OC23231546	S	MANL/D	32585 Beeler RD	WINC	SRCAR	STD	\$815,000	\$343.01	3/2,0,0,0	2376/A	1992/ASR	217,800/5	22/22	Y	N	2%	02/21/24	CRMLSM

Search Criteria

- Property Type is 'Residential'
- Contract Status is 'Closed'
- Standard Status Change Date is 03/24/2024 to 12/25/2023
- Property Sub Type is 'Manufactured On Land'
- County Or Parish is 'Riverside'
- City is not one of 15 selections
- Selected 78 of 78 results.

Residential Agent 1 Line

Listing_ID	S	Sub_Type	St.# St.Name	City	Area	SIC	L/C Price	\$/Sqft	Br/Ba	Sqft	YrBuilt	LSqft/Ac	DOM/CDOM	V	PP	BAC	Date	MLS	
1	219097153PS	S	CONDO/A	9645 Spynglass AVE #81	DHS	340	STD	\$105,000	176.99	1/1,0,0,0	565/A	1973/ASR	35/23	Y	N	3%	01/26/24	CDAR	
2	SW23176437	S	TWNHS/A	1060 N Lovelkin BLVD #2	BLY	374	STD	\$74.57	3/1,0,1,0	1408/P	1964/PUB	871,0/0.02	98/98	Y	N	3%	02/27/24	CRMLSM	
3	IG23118396	S	CONDO/A	569 E Bernard St	BLY	374	STD	\$161,000	3/2,0,1,0	1640/A	1989/SLR	1,742/0.04	115/115	N	N	2%	03/11/24	CRMLSM	
4	HD23139541	S	CONDO/A	634 W Villa Chaparral RD	SJCN	699	STD	\$214,500	2/2,0,0,0	1040/A	1981/ASR	1,742/0.04	82/82	N	N	2%	01/05/24	CRMLSM	
5	219105668PS	S	CONDO/A	78650 Avenue 42 #218	BD	312	STD	\$230,000	2/2,0,0,0	960/A	1988/ASR	0	9/0	N	N	2.5%	02/20/24	CDAR	
6	CV23211865	S	CONDO/A	1346 Freedom Way	SJCN	SRCAR	STD	\$235,000	2/2,0,0,0	1015/A	1985/ASR	3,049/0.07	11/11	N	N	2%	12/29/23	CRMLSM	
7	SW23195515	S	CONDO/A	28112 Winged Foot DR	SUNC	SRCAR	STD	\$340.19	1/1,0,0,0	729/A	1964/ASR	1,742/0.04	52/52	Y	N	2%	01/16/24	CRMLSM	
8	23320471	S	CONDO	34785 Calle Sestao	336	STD	\$250,000	\$171.00	3/2,0,0,0	1462/	1982	3,049/0.07	9/9	Y	N	2%	01/22/24	CLAW	
9	SW23196825	S	CONDO/A	1423 Freedom Way	SJCN	SRCAR	STD	\$250,000	\$229.36	2/2,0,0,0	1090/A	1985/ASR	19/19	Y	N	2.5%	12/27/23	CDAR	
10	219103773DA	S	CONDO/A	78650 Ave 42 #1510	IW	325	STD	\$254,000	\$440.97	1/1,0,0,0	576/A	1972/ASR	39/39	Y	N	2%	01/29/24	CDAR	
11	SW232224688	S	CONDO/A	1352 Freedom Way	SJCN	SRCAR	STD	\$260,000	\$238.53	2/2,0,0,0	1090/A	1985/ASR	17/17	N	N	2.5%	01/23/24	CRMLSM	
12	SW23225935	S	CONDO/A	157 Tiger Ln	SJCN	SRCAR	STD	\$265,000	\$194.14	3/1,0,1,0	1365/A	1982/ASR	20/20	Y	N	2%	02/16/24	CRMLSM	
13	SW24011805	S	CONDO/A	25841 Mccall Blvd	SUNC	SRCAR	STD	\$265,000	\$249.53	2/2,0,0,0	1062/A	1968/ASR	12/12	Y	N	2%	03/05/24	CRMLSM	
14	IR232181446	S	CONDO/A	141 Tiger Ln	SJCN	SRCAR	STD	\$269,000	\$197.07	3/2,0,0,0	1365/A	1982/ASR	46/46	Y	N	2.5%	01/10/24	CRMLSM	
15	EV23200528	S	CONDO/A	6048 Saint Andrews Way	BANN	263	REO	\$270,000	\$293.16	2/2,0,0,0	921/A	1987/ASR	28/28	Y	N	2.5%	12/28/23	CRMLSM	
16	IG23198748	S	CONDO/A	78130 Cortez Ln #66	IW	325	STD	\$270,000	\$468.75	1/1,0,0,0	576/A	1972/ASR	97/169	Y	N	2.5%	02/26/24	CRMLSM	
17	2400002121SD	S	CONDO/A	78650 Ave 42 #1510	BD	312	STD	\$276,000	\$287.50	2/2,0,0,0	960/A	1988	11/99	N	N	3%	03/15/24	SAND	
18	219106026PS	S	CONDO/A	78650 Ave 42 #1510	BD	312	STD	\$276,000	\$287.50	2/2,0,0,0	960/A	1988/ASR	16/104	N	N	3%	03/15/24	CDAR	
19	DW232225625	S	CONDO/A	859 Miller Rd	BANN	263	PRO	\$280,000	\$304.02	2/2,0,0,0	921/A	1987/PUB	40/40	Y	N	2.5%	02/14/24	CDAR	
20	CV23219095	S	CONDO/A	28177 Pebble Beach DR	SUNC	SRCAR	PRO	\$280,000	\$262.66	2/2,0,0,0	1066/A	1964/ASR	1/18	N	N	2%	02/07/24	CRMLSM	
21	OC23165180	S	CONDO/A	121 Tiger Lane	SJCN	SRCAR	STD	\$280,000	\$269.11	3/1,1,0,0	1339/P	1982/PUB	4/4	Y	N	2.5%	12/26/23	CRMLSM	
22	SW24016388	S	CONDO/A	26215 Cherry Hills Blvd	SUNC	SRCAR	STD	\$284,700	\$267.17	2/2,0,0,0	1066/A	1964/ASR	20/20	N	N	3%	03/20/24	CRMLSM	
23	219096239DA	S	CONDO/A	78250 Cortez Ln #128	IW	325	STD	\$285,000	\$494.79	1/1,0,0,0	576/A	1972/ASR	189/189	Y	N	2%	12/27/23	CDAR	
24	OC23181978	S	CONDO/A	151 Tiger Ln	SJCN	SRCAR	STD	\$300,000	\$177.73	3/2,0,1,0	1688/OTH	1982/OTH	61/61	N	N	2.5%	12/29/23	CRMLSM	
25	EV23208314	S	CONDO/A	925 Hogan Ave	BANN	263	STD	\$308,000	\$334.42	2/2,0,0,0	921/A	1990/OTH	51/51	Y	N	2%	01/31/24	CRMLSM	
26	219105721DA	S	TWNHS/A	67285 Hacienda AVE	DHS	340	STD	\$315,000	\$193.49	2/2,0,0,0	1628/A	1981/ASR	9/0	Y	N	2.5%	01/22/24	CDAR	
27	IG24026729	S	CONDO/A	25800 Cherry Hills Blvd	SUNC	SRCAR	STD	\$257.77	2/2,0,0,0	1222/A	1967/ASR	2,613/0.06	16/16	N	N	2%	03/11/24	CRMLSM	
28	DW23158494	S	CONDO/A	5516 W Palmer DR	BANN	263	STD	\$325,000	\$239.68	2/2,0,0,0	1356/A	1990/ASR	100/100	N	N	2%	02/08/24	CRMLSM	
29	SW23183396	S	CONDO/A	35107 Mesa Grande DR	CALI	269	STD	\$325,000	\$259.17	3/2,0,0,0	1254/A	1973/ASR	43/43	Y	N	1.5%	01/03/24	CRMLSM	
30	219105705PS	S	CONDO/A	50660 Santa Rosa Plz #2	LQ	313	STD	\$328,000	\$480.94	1/1,0,0,0	682/A	2004/ASR	822/0.01	9/9	N	N	2.5%	02/13/24	CDAR
31	SW23169358	S	CONDO/A	50690 Santa Rosa #6	LQ	313	STD	\$328,000	\$482.40	1/1,0,0,0	682/A	2003/ASR	0/0	74/74	N	N	2%	12/28/23	CRMLSM
32	EV24013487	S	CONDO/A	1435 Barber Ct	BANN	263	STD	\$330,000	\$261.70	2/1,1,0,0	1261/P	1994/PUB	5/5	Y	N	2%	02/22/24	CRMLSM	
33	PW24025954	S	CONDO/A	50670 Santa Rosa #3	LQ	313	STD	\$335,900	\$492.52	1/1,0,0,0	682/A	2004/ASR	3/3	Y	N	2%	03/08/24	CRMLSM	
34	219104595DA	S	CONDO/A	50720 Santa Rosa Plz #4	LQ	313	STD	\$340,000	\$498.53	1/1,0,0,0	682/A	2003/ASR	823/0.01	58/279	Y	N	2.5%	03/01/24	CDAR
35	EV23194733	S	CONDO/A	5663 Trevino Way	BANN	263	STD	\$365,000	\$280.77	2/2,0,0,0	1300/A	1991/OTH	22/22	Y	N	2%	12/28/23	CDAR	
36	219100979DA	S	CONDO/A	45245 Sealey DR #16c	LQ	308	STD	\$365,000	\$304.17	2/2,0,0,1	1200/A	2011/ASR	1,251/0.02	132/132	Y	N	2%	03/05/24	CDAR
37	219102673DA	S	CONDO/A	78319 Terra Cotta Ct	LQ	308	STD	\$377,500	\$407.67	2/1,1,0,0	926/A	1989/ASR	4,356/0.1	106/248	Y	N	2.5%	03/15/24	CDAR
38	219103709DA	S	CONDO/A	78163 Crimson Ct	LQ	308	STD	\$380,000	\$416.67	2/1,1,0,0	912/A	1989/ASR	0	78/78	Y	N	3%	03/06/24	CDAR
39	EV23223862	S	CONDO/A	1536 Allin Ln	BANN	263	STD,TRUS	\$383,000	\$252.81	3/2,0,1,0	1515/A	1993/ASR	1,742/0.04	64/64	Y	N	2.5%*	03/01/24	CRMLSM
40	EV24014902	S	CONDO/A	221 Summit View DR	CALI	269	STD	\$385,000	\$308.00	2/2,0,0,0	1250/A	1968/ASR	14/14	Y	N	2%	03/20/24	CRMLSM	
41	23331419	S	CONDO	44081 W Sundown Crest DR	LQ	308	STD	\$385,000	\$300.78	3/3,0,0,0	1280/OTH	0/0	33/33	Y	N	1.75%	03/07/24	CLAW	
42	EV23228050	S	CONDO/A	1631 Beaver #A	BMT	263	STD	\$389,000	\$290.30	2/2,0,0,0	1340/A	2006/ASR	34/34	Y	N	2.25%	03/05/24	CRMLSM	
43	219101743DA	S	CONDO/A	45245 Sealey DR #19a	LQ	308	STD	\$394,000	\$328.33	2/2,0,0,0	1200/A	2011/ASR	1,265/0.02	42/42	Y	N	2.5%	01/05/24	CDAR
44	219104242DA	S	CONDO/A	78475 Maegenta DR	LQ	308	STD	\$395,000	\$426.57	2/1,1,0,0	926/A	2000/ASR	871/0.02	110/272	Y	N	2.5%	03/01/24	CDAR
45	OC24023625	S	CONDO/A	79447 Horizon Palms CIR	LQ	308	STD	\$400,000	\$312.50	3/3,0,0,0	1280/A	1987/ASR	2,614/0.06	8/8	Y	N	2%	03/01/24	CRMLSM
46	SW23188591	S	CONDO/A	22274 Treasure Island Dr	CLK	699	STD	\$422,000	\$337.06	2/2,0,0,0	1252/A	1974/ASR	1,307/0.03	82/82	Y	N	2%	01/25/24	CRMLSM
47	NDP2308690	S	CONDO/A	24311 Canyon Lake DR N #11	WINC	SRCAR	STD	\$430,000	\$464.86	2/2,0,0,0	925/AP	1973	925/0.02	75/75	Y	N	2.5%	02/15/24	CRMLSP
48	EV24041478	S	CONDO/A	34495 Agave DR #3105	BMT	263	STD	\$439,000	\$313.80	3/2,0,1,0	1399/B	2023/BLD	0/73	Y	N	2.25%	03/01/24	CRMLSM	
49	219103002DA	S	CONDO/D	1448 Allium Ct #E	BMT	263	STD	\$449,000	\$272.45	3/2,0,1,0	1648/A	2015/ASR	34/34	N	N	2.5%	01/23/24	CDAR	
50	IV23222839	S	CONDO/D	1353 Sunset Pl #C	BMT	263	STD	\$454,500	\$275.79	3/2,0,1,0	1648/A	2015/ASR	1,307/0.03	5/5	N	N	2%	01/16/24	CRMLSM
51	CV24003978	S	CONDO/D	1441 Silverberry Ln	BMT	263	STD	\$455,000	\$279.14	3/2,0,1,0	1630/A	2014/ASR	12/12	Y	N	2.5%	02/28/24	CRMLSM	
52	OC23213730	S	CONDO/A	79376 Montego Bay DR	BD	312	STD	\$465,000	\$178.30	2/3,0,0,0	2608/A	1974/ASR	50/50	Y	N	2.5%	01/29/24	CRMLSM	

53	SW23198652	S	CONDO/A	36311 Antoinette LN	WINC	SRCAR	STD	\$465,000	3/2,0,1,0	1550/A	2006/ASR	118/118	Y	N	2%	CRMLSM	03/19/24
54	SW24007830	S	CONDO/A	34495 Agave DR #17101	WINC	SRCAR	STD	\$292.68	3/2,0,1,0	1599/B	2024/BLD	9/2	N	1%	CRMLSM	02/29/24	
55	SW23227886	S	CONDO/A	36351 Elizabeth LN	WILD	SRCAR	STD	\$473,990	3/2,0,1,0	1692/B	2024/BLD	5/5	N	1%	CRMLSM	02/16/24	
56	P19104281DA	S	CONDO/A	55213 Janglewood	LQ	313	STD	\$318.67	3/2,0,0,0	1500/A	1988/ASR	2,614/0.06	Y	3%	CDAR	01/31/24	
57	PTP2304487	S	CONDO/A	54998 Firestone	LQ	313	STD	\$483,000	2/2,0,1,0	1410/A	1988/ASR	0.02/0	Y	3%	CDAR	01/25/24	
58	PW2323131Z	S	CONDO/A	55249 Janglewood	LQ	313	STD	\$495,000	2/2,0,1,0	1492/A	1988/ASR	33/33	Y	2.5%	CDAR	02/27/24	
59	SW24016715	S	CONDO/A	36374 Grazia #36 WAY	WINC	SRCAR	STD	\$508,000	4/2,0,1,0	2016/A	2005/ASR	1,000/0.023	Y	2%	CDAR	03/07/24	
60	TR2319108	S	CONDO/A	12587 Monteliano LN	VAL	249	STD	\$436.83	2/2,0,0,1	1211/A	2006/ASR	15/15	Y	2%	CDAR	01/08/24	
61	TR1910420DA	S	CONDO/A	45095 Camino Dorado	IW	325	STD	\$289.46	3/2,0,0,0	1907/A	1964/ASR	97/97	Y	2.5%	CDAR	02/02/24	
62	TR19102411DA	S	CONDO/A	54431 Shoal CK	LQ	313	STD	\$417.29	2/2,0,0,0	1330/A	1990/ASR	3,485/0.08	Y	2.5%	CDAR	02/20/24	
63	TR1910805DA	S	CONDO/A	75122 Kiowa DR	IW	325	STD	\$273.70	2/2,0,0,0	2046/A	1979/ASR	3,920/0.09	Y	2.5%	CDAR	01/18/24	
64	IG2321085Z	S	CONDO/A	14535 Sienna Hill	VAL	249	STD	\$420.39	2/2,0,1,0	1344/A	2021/ASR	31/31	N	2.5%	CDAR	01/16/24	
65	TR19102771DA	S	CONDO/A	54109 Oak Hill	LQ	313	STD	\$294.58	3/3,0,0,0	1918/A	1986/ASR	2,762/0.06	Y	2.5%	CDAR	03/01/24	
66	TR231587Z	S	CONDO	78525 Vista Del Sol	IW	325	STD	\$280.89	2/1,1,1,0	2072/A	1988/ASR	0/0	Y	2%*	CLAW	12/27/23	
67	CV23226596	S	TWNHS/A	6363 Aquila WAY	VAL	249	STD	\$393.60	3/2,0,2,0	1499/A	2017/ASR	30/30	Y	2.5%	CDAR	02/16/24	
68	TR19102883PS	S	CONDO/A	54517 Oakhill	LQ	313	STD	\$443.61	2/2,0,0,0	1330/A	1986/ASR	1,742/0.04	Y	2.5%	CDAR	02/06/24	
69	TR19103402DA	S	CONDO/A	78080 Calle Norte	LQ	313	STD	\$345.67	2/1,1,0,0	1743/A	1985/ASR	871/0.02	Y	2.5%	CDAR	01/03/24	
70	IG23170291	S	TWNHS/A	6351 Lyra Rd	VAL	249	STD	\$605,000	3/2,0,1,0	1668/E	2016/EST	752/0.0173	Y	3%	CDAR	12/27/23	
71	PW24022596	S	CONDO/A	6396 Bictor CT	VAL	249	STD	\$363.91	3/2,0,1,0	1668/A	2016/ASR	5/5	Y	2.5%	CDAR	03/14/24	
72	TR19101567DA	S	CONDO/A	55281 Shoal Creek CK	LQ	313	STD	\$393.48	2/2,0,0,0	1549/A	1987/ASR	1,742/0.04	Y	3%	CDAR	01/05/24	
73	CV23221856	S	CONDO/A	6367 Marbella LN	VAL	249	STD	\$610,000	4/3,0,1,0	2016/A	2006/ASR	2,487/0.0571	N	2.5%	CDAR	02/15/24	
74	SW24030726	S	TWNHS/A	22274 Treasure Island DR #1	CLK	SRCAR	STD	\$491.21	2/2,0,0,0	1252/A	1974/ASR	1,252/0.0287	Y	2.5%	CDAR	03/21/24	
75	TR19103937DA	S	CONDO/D	79040 Montego Bay DR	BD	312	STD	\$296.93	3/3,0,0,0	2088/A	1971/ASR	6,098/0.14	Y	2.5%	CDAR	02/21/24	
76	TR19102568DA	S	CONDO/A	75601 Camino De Plata S	IW	325	STD	\$350.06	3/2,0,0,0	1814/A	1964/ASR	0.07/0	Y	2.5%	CDAR	01/30/24	
77	TR19104447DA	S	CONDO/A	46542 Arapahoe DR	IW	325	STD	\$356.78	3/3,0,0,0	1791/A	1980/ASR	2,613/0.06	Y	2.5%	CDAR	02/20/24	
78	TR19104587DA	S	CONDO/A	77680 Cherokee RD	IW	325	STD	\$289.95	2/2,0,0,0	2328/A	1979/ASR	3,484/0.08	Y	2.5%	CDAR	03/18/24	
79	TR234107Z	S	CONDO	48668 Legacy DR	LQ	313	STD	\$527.93	2/2,0,0,0	1307/	2005	2,760/0.06	Y	3%	CLAW	01/31/24	
80	TR19103549DA	S	CONDO/A	54587 Inverness WAY	LQ	313	STD	\$367.57	3/3,0,0,0	1918/A	1989/ASR	2,178/0.05	Y	2.5%	CDAR	03/15/24	
81	IV24006410	S	CONDO/D	6109 Sendero AVE	VAL	249	STD	\$355.36	4/3,0,1,0	1998/A	2019/ASR	2,614/0.06	Y	2%	CDAR	03/06/24	
82	OC2321922Z	S	CONDO/D	6119 Rosewood WAY	VAL	249	STD	\$310.95	3/2,0,0,0	2319/A	2016/BLD	2,041/0.0469	N	2%	CDAR	02/28/24	
83	TR19104653DA	S	CONDO/D	80280 Redstone WAY	LQ	313	STD	\$464.15	2/2,0,0,0	1562/B	2023/BLD	0/0	Y	2.5%	CDAR	02/23/24	
84	TR19104619DA	S	CONDO/A	75180 Chippewa DR	IW	325	STD	\$291.28	3/1,2,0,0	2489/A	1979/ASR	3,920/0.09	Y	2.5%	CDAR	02/29/24	
85	TR19103818DA	S	CONDO/A	54829 Oakhill	LQ	313	STD	\$380.60	3/3,0,0,0	1918/A	1985/ASR	2,178/0.05	Y	2.5%	CDAR	03/11/24	
86	IV2318009Z	S	CONDO/D	7125 Evening Sun CT	VAL	249	STD	\$325.22	3/2,0,1,0	2260/A	2014/EST	4,271/0.098	Y	2.5%	CDAR	12/28/23	
87	TR19106525DA	S	CONDO/A	45600 Pawnee RD	IW	325	STD	\$398.23	2/2,0,0,0	1864/A	1969/ASR	2,178/0.05	Y	2.5%	CDAR	03/22/24	
88	TR19101420DA	S	CONDO/A	54379 Shoal CK	LQ	313	STD	\$391.03	3/0,3,0,0	1918/A	1990/ASR	2,178/0.05	Y	2.5%	CDAR	01/03/24	
89	TR19097463DA	S	CONDO/A	48704 Legacy DR	LQ	313	STD	\$439.62	3/3,0,0,0	1706/A	2005/ASR	2,402/0.05	Y	3%	CDAR	12/28/23	
90	TR19106306PS	S	CONDO/A	75193 Concho DR	IW	325	STD	\$301.33	3/3,0,0,0	2489/A	1979/ASR	3,920/0.09	Y	2.5%	CDAR	03/13/24	
91	TR19103786DA	S	CONDO/D	80178 Whisper Rock WAY	LQ	313	STD	\$384.69	3/2,0,1,0	1960/B	2022/BLD	0/0	Y	2.5%	CDAR	01/31/24	
92	TR19103714DA	S	CONDO/A	49010 Cedros CIR	LQ	313	STD	\$376.24	3/2,0,0,0	2020/A	1968/ASR	2,614/0.06	Y	3%	CDAR	03/01/24	
93	TR19109497PS	S	CONDO/A	45830 Pawnee RD	IW	325	STD	\$348.47	3/0,3,0,0	2224/A	1965/ASR	3,485/0.08	Y	2.5%	CDAR	02/09/24	
94	TR19104875DA	S	CONDO/D	78140 Calle Las Ramblas	LQ	313	STD	\$375.06	3/2,0,1,0	2093/A	2001/ASR	2,614/0.06	Y	2.5%	CDAR	02/13/24	
95	TR19102369DA	S	CONDO/A	78189 Lago DR	LQ	313	STD	\$322.08	3/3,0,0,0	2459/A	1978/ASR	4,356/0.1	Y	2.5%	CDAR	02/23/24	
96	NP2322796Z	S	CONDO/A	49920 Lago Drive	LQ	313	STD	\$346.25	3/3,0,0,0	2296/P	1974/ASR	0/0	Y	2.5%	CDAR	01/26/24	
97	TR19106978DA	S	CONDO	76937 Sandpiper DR	IW	325	STD	\$800,000	2/2,0,0,0	1864/A	1969/ASR	2,178/0.05	Y	2.5%	CDAR	02/16/24	
98	TR19102106DA	S	CONDO/A	99970 Cedar Crest	LQ	313	STD	\$336.20	3/3,0,1,0	2439/A	2006/ASR	2,481/0.05	Y	2.5%	CDAR	03/04/24	
99	TR19103647DA	S	CONDO/A	78189 Lago DR	LQ	313	STD	\$272.19	3/3,0,1,0	3031/A	1990/ASR	3,458/0.07	Y	2.5%	CDAR	01/03/24	
100	TR19104972DA	S	CONDO/A	76870 Lark DR	IW	325	STD	\$372.81	3/3,0,0,0	2280/A	1968/ASR	3,049/0.07	Y	2.5%	CDAR	01/24/24	
101	TR1910420DA	S	CONDO/A	55377 Southem	LQ	313	STD	\$329.35	3/3,0,1,0	2596/A	1990/ASR	3,049/0.07	Y	2.5%	CDAR	03/01/24	
102	TR19104508DA	S	CONDO/A	77551 Los Arboles DR	LQ	313	STD	\$540.54	3/2,0,0,0	1591/A	1986/ASR	2,614/0.06	Y	2.5%	CDAR	03/15/24	
103	TR19105652DA	S	CONDO/D	48130 Via Vallarta	LQ	313	STD	\$400.93	3/3,0,0,0	2145/A	1996/ASR	6,534/0.15	Y	2.5%	CDAR	02/22/24	
104	TR19104604DA	S	CONDO/A	77942 Lago Drive	LQ	313	STD	\$354.36	2/2,0,1,0	2441/A	1974/ASR	4,356/0.1	Y	2.5%	CDAR	02/14/24	
105	TR19103754DA	S	CONDO/A	77722 Avenida Madrugada	LQ	313	STD	\$455.25	3/3,0,1,0	1922/A	1986/ASR	3,920/0.09	Y	2.5%	CDAR	12/31/23	
106	TR19101913DA	S	CONDO/A	48660 Classic DR	LQ	313	STD	\$512.90	3/2,1,0,0	1706/A	2007/ASR	2,390/0.05	Y	2.5%	CDAR	03/07/24	
107	TR19101949DA	S	CONDO/A	80555 Pebble Beach	LQ	313	STD	\$288.68	3/3,0,1,0	3031/A	1986/ASR	3,458/0.07	Y	2.5%	CDAR	03/11/24	

108	219108115DA	S	CONDO/A	45410 Delgado DR	IW	325	STD	\$899,000	\$354.92	2/1,1,1,0	2533/A	1980/ASR	4,792/0.11	0/0	Y	N	3%	02/26/24	CDAR
109	219105811DA	S	CONDO/A	48400 Casita Drive	LQ	313	STD	\$900,000	\$418.41	3/3,0,0,0	2151/A	2000/ASR	2,614/0.06	19/19	Y	N	2.5%	02/26/24	CDAR
110	SDC0000796SI	S	CONDO/A	48040 Via Vallarta	LQ		STD	\$950,000	\$442.89	3/3,0,0,0	2145/P	1996	6,534/0.15	25/25	Y	N	2.5%	02/29/24	SAND
111	24350113	S	CONDO	48040 Via Vallarta	LQ	313	STD	\$950,000	\$442.89	3/2,1,0,0	2145/P	1996	6,534/0.15	5/5	Y	N	2.5%	02/29/24	CLAW
112	219097538DA	S	CONDO/A	48220 Via Vallarta	LQ	313	STD	\$950,000	\$459.60	3/3,0,0,0	2067/B	2023/BLD	696,960/16	195/419	Y	N	2.5%	02/05/24	CDAR
113	219106298DA	S	CONDO/A	79565 Mandarina	LQ	313	STD	\$960,000	\$374.85	3/3,0,0,0	2561/A	1994/ASR	2,911/0.06	19/19	Y	Y	2.5%	02/29/24	CDAR
114	219105859DA	S	CONDO/A	77765 Cottonwood	IW	325	STD	\$965,000	\$338.60	3/3,0,1,0	2850/A	1985/ASR	12,197/0.28	1/1	Y	N	2.5%	02/08/24	CDAR
115	219104929DA	S	CONDO/D	56989 Merion	LQ	313	STD	\$985,000	\$418.61	3/3,0,1,0	2353/A	1990/ASR	4,356/0.1	25/25	Y	N	2.5%	02/08/24	CDAR
116	219107128DA	S	CONDO/A	76847 Roadrunner DR	IW	325	STD	\$985,000	\$437.78	3/0,3,0,0	2250/A	1972/ASR	3,920/0.09	16/16	Y	N	2.5%	03/19/24	CDAR
117	219101630DA	S	CONDO/A	54871 Riviera	LQ	313	STD	\$1,050,000	\$346.42	3/3,0,0,1	3031/A	1990/ASR	8,486/0.19	124/220	Y	N	2.5%	02/28/24	CDAR
118	219100702DA	S	CONDO/A	76943 Calle Mazatlan	LQ	313	STD	\$1,100,000	\$572.32	3/3,0,0,1	1922/A	1986/ASR	4,356/0.1	157/157	Y	N	2.5%	03/22/24	CDAR
119	219098256DA	S	CONDO/A	77925 Cherokee RD	IW	325	STD	\$1,112,000	\$387.46	3/3,0,0,0	2870/AP	1973/ASR	5,227/0.12	139/139	Y	N	3%	01/31/24	CDAR
120	219103130DA	S	CONDO/D	79410 Camterbury	LQ	313	STD	\$1,135,000	\$402.63	3/3,0,0,0	2819/A	2001/ASR	3,049/0.07	66/66	Y	N	2.5%	02/01/24	CDAR
121	219106972DA	S	CONDO/A	50221 Calle Maria	LQ	313	STD	\$1,200,000	\$507.83	3/2,1,1,0	2363/A	1982/ASR	4,791/0.11	19/19	Y	N	3%	03/11/24	CDAR
122	219104118DA	S	CONDO/D	45500 Club DR	IW	325	STD	\$1,275,000	\$327.51	3/3,0,0,0	3893/A	1984/ASR	6,098/0.14	33/33	Y	N	2.5%*	01/22/24	CDAR
123	CV23216994	S	CONDO/D	54220 Riviera	LQ	313	STD	\$1,300,000	\$376.81	3/3,0,1,0	3450/A	1990/ASR	9,148/0.21	27/27	Y	Y	2%	01/26/24	CRMLSM
124	219105678DA	S	CONDO/A	46580 Quail Run DR	IW	325	STD	\$1,375,000	\$532.95	3/3,0,0,0	2580/A	1973/ASR	5,227/0.12	0/0	Y	Y	3%	02/20/24	CDAR
125	OC24034673	S	CONDO/A	50760 Mango	LQ	313	STD	\$1,379,000	\$541.21	3/3,0,0,0	2548/A	1996/ASR	4,356/0.1	4/4	Y	Y	2.5%	03/19/24	CRMLSM
126	219105969DA	S	CONDO/A	77775 Seminole RD	IW	325	STD	\$1,495,000	\$579.46	3/3,0,0,0	2580/A	1973/ASR	5,227/0.12	48/48	Y	N	2.5%	03/19/24	CDAR
127	219104364DA	S	CONDO/A	55670 Pinehurst	LQ	313	STD	\$1,780,000	\$416.28	4/4,0,1,0	4276/A	1987/ASR	8,276/0.19	74/74	Y	Y	2.5%	03/19/24	CDAR
128	219101840DA	S	CONDO/A	75188 Kavenish WAY	IW	325	STD	\$1,850,000	\$777.96	2/2,0,1,0	2378/A	1981/ASR	6,098/0.14	73/73	Y	N	3%	01/09/24	CDAR

Search Criteria

Property Type is 'Residential'
 Standard Status is 'Closed'
 Contract Status Change Date is 03/24/2024 to 12/25/2023
 Property Sub Type is one of 'Condominium', 'Townhouse'
 County Or Parish is 'Riverside'
 City is not one of 15 selections
 Selected 128 of 128 results.

53	CV232227598	S	SFR/D	66805 Flora ave	DHS	340	STD	\$360,000	\$317.46	3/2,0,0,0	1134/OTH 1977/OTH	6,534/0.15	46/46	Y	N	2.5%	03/06/24	CRMLSM
54	23330909	S	SFR	13204 El Cajon DR	NEVO	340	STD	\$360,000	\$219.11	3/2,0,0,0	1643/ 2005	6,970/0.16	39/39	Y	N	2.5%	03/21/24	CLAW
55	CV23207933	S	SFR/A	29681 Nuevo RD	BANN	699	STD	\$360,000	\$266.67	3/2,0,0,0	1350/A 1978/PUB	7,405/0.17	76/76	N	N	2%	02/26/24	CRMLSM
56	EV24000716	S	SFR/D	1317 Pine Valley RD	BANN	263	STD	\$363,500	\$246.94	2/2,0,0,0	1472/A 1994/OTH	3,920/0.09	25/25	Y	N	2.25%	03/12/24	CRMLSM
57	IV24030402	S	SFR/D	504 N 5th St	BANN	263	STD	\$365,000	\$448.95	2/1,0,0,0	813/A 1945/PUB	8,712/0.2	6/6	N	N	2%	03/11/24	CRMLSM
58	EV23227199	S	SFR/D	1535 W Jacinto View RD	BANN	263	STD	\$365,000	\$326.77	3/1,0,0,0	1117/AP 1955/ASR	9,148/0.21	40/40	Y	N	2.5%	03/22/24	CRMLSM
59	19105184DA	S	SFR/D	49938 Avenida De Platina	COA	315	STD	\$365,000	\$252.95	3/3,0,0,0	1443/A 1960/ASR	7,841/0.18	33/33	Y	N	2.5%	03/04/24	CDAR
60	219101327PS	S	SFR/D	12928 Agua Cavendo RD	DHS	340	STD	\$365,000	\$239.50	3/2,0,0,0	1524/OTH 2005/SEE	7,405/0.17	110/110	Y	N	2.5%	02/28/24	CDAR
61	EV24028558	S	SFR/D	5220 Savannah DR	BANN	263	STD	\$369,000	\$245.18	3/2,0,0,0	1505/A 1990/OTH	4,792/0.11	5/5	Y	N	2.25%	03/20/24	CRMLSM
62	EV24012892	S	SFR/D	998 Wind Flower RD	BMT	263	STD	\$370,000	\$265.80	2/2,0,0,0	1392/A 2003/ASR	5,663/0.13	9/9	N	N	2.5%	03/04/24	CRMLSM
63	OC24010050	S	SFR/D	1218 E Beringer DR	SJCN	SRCAR	STD	\$370,000	\$245.36	3/2,0,0,0	1508/A 1988/PUB	10,019/0.23	2/2	N	N	2%	02/29/24	CRMLSM
64	PW2401924Z	S	SFR/D	66087 Avenida Cadena	DHS	699	TRUS	\$371,000	\$306.61	3/2,0,0,0	1210/A 2002/ASR	6,970/0.16	16/108	Y	N	2.5%	03/08/24	CRMLSM
65	19104399DA	S	SFR/D	66025 14th St	DHS	340	STD	\$372,000	\$298.08	4/2,0,0,0	1248/A 1977/ASR	8,712/0.2	82/82	Y	Y	2.5%	03/15/24	CDAR
66	EV24030641	S	SFR/D	1465 Paradise Island LN	BANN	263	STD	\$375,000	\$285.17	2/2,0,0,0	1315/A 1991/OTH	4,356/0.1	2/2	Y	Y	2%	03/19/24	CRMLSM
67	19106717DA	S	SFR/D	67928 Ava Ct	DHS	340	STD	\$375,000	\$197.89	3/2,0,0,0	1895/B 2005/BLD	0.21/0	0/0	Y	Y	2%	03/18/24	CDAR
68	SB24008804	S	SFR/D	10168 Santa Cruz RD	DHS	340	STD	\$377,000	\$236.36	3/2,0,0,0	1595/A 2003/ASR	7,841/0.18	13/43	Y	N	2.5%	03/20/24	CRMLSM
69	19106554DA	S	SFR/D	66263 6th St	DHS	340	STD	\$379,000	\$231.95	4/2,0,0,0	1634/A 2007/ASR	6,534/0.15	33/34	Y	Y	3%	03/13/24	CDAR
70	SW23217683	S	SFR/D	44640 US Highway 371	AGNA	SRCAR	TRUS	\$379,000	\$263.19	3/2,0,0,0	1440/A 1979/ASR	131,987/3.03	55/55	Y	N	2.25%	03/14/24	CRMLSM
71	EV24017431	S	SFR/D	76 W King St	BANN	263	STD	\$380,000	\$341.42	2/1,0,0,0	1113/A 1947/PUB	6,534/0.15	9/2	Y	N	2.5%	03/11/24	CRMLSM
72	19101099DA	S	SFR/A	16153 Avenida Merced	DHS	340	STD	\$380,000	\$220.16	4/2,0,0,0	1726/A 2006/ASR	7,840/0.18	101/101	Y	Y	2%	03/05/24	CDAR
73	219103325DA	S	SFR/D	65490 Salida Del Sol Pl	DHS	340	STD	\$380,000	\$289.19	4/2,0,0,0	1314/A 2018/ASR	9,148/0.21	0/0	Y	Y	2.25%	02/23/24	CDAR
74	19102209DA	S	SFR/D	16185 Avenida Rambla	DHS	340	STD	\$381,700	\$208.81	4/2,0,0,0	1828/OTH 2007/SEE	7,405/0.17	36/36	Y	Y	2%	02/23/24	CDAR
75	IV23226171	S	SFR/A	674 S Rosario AVE	SJCN	SRCAR	TRUS	\$385,000	\$375.24	3/1,1,0,0	1026/A 1970/ASR	11,325/0.26	18/18	N	N	2%	03/08/24	CRMLSM
76	EV24039351	S	SFR/D	900 W Westward AVE	BANN	263	STD	\$390,000	\$235.08	3/0,2,0,0	1659/A 1944/ASR	49,223/1.13	1/1	Y	N	2.5%	03/15/24	CRMLSM
77	SW24037084	S	SFR/A	257 S Wateka St	SJCN	SRCAR	STD	\$390,000	\$267.86	3/2,0,0,0	1456/A 1979/ASR	7,405/0.17	3/3	N	N	2%	03/13/24	CDAR
78	19104583DA	S	SFR/A	66808 8th St	DHS	340	STD	\$392,500	\$213.08	3/2,0,0,0	1842/A 2007/ASR	9,583/0.22	15/15	Y	Y	2.5%	02/26/24	CDAR
79	EV2400081Z	S	SFR/D	1828 Utchfield DR	BANN	263	STD	\$394,900	\$234.64	2/2,0,0,0	1683/A 2003/ASR	4,792/0.11	13/124	Y	N	3%	03/01/24	CRMLSM
80	19106676DA	S	SFR/D	13236 Del Ray LN	DHS	340	STD	\$399,000	\$294.25	3/2,0,0,0	1356/A 2023/ASR	8,276/0.19	19/19	Y	N	2.5%	03/07/24	CDAR
81	24344661	S	SFR	12950 Deodard AVE	DHS	340	STD	\$399,000	\$319.71	3/2,0,0,0	1248/ 1976	7,405/0.17	39/39	Y	N	3%	03/13/24	CLAW
82	240001035D	S	SFR/D	E Westward Avenue	BANN	263	STD	\$399,900	\$258.00	3/2,0,0,0	1550/A 1960/ASR	6,970/0.16	20/20	N	Y	2%	03/11/24	SAND
83	IV23224751	S	SFR/D	12110 Redbud RD	DHS	340	PRO	\$399,900	\$213.62	4/2,0,0,0	1872/A 2003/ASR	6,970/0.16	25/25	Y	N	2.5%	03/21/24	CRMLSM
84	CV2402248Z	S	SFR/D	348 N 40th St	BANN	263	STD	\$400,000	\$211.42	5/1,2,0,0	1892/A 1963/ASR	8,276/0.19	12/12	Y	N	2%	03/20/24	CRMLSM
85	CV23219618	S	SFR/D	732 N Hargrave St	BANN	263	STD	\$400,000	\$363.64	3/2,0,0,0	1100/A 1936/ASR	6,534/0.15	59/59	Y	N	2%	02/27/24	CRMLSM
86	IV24013658	S	SFR/D	594 Fashion Way	BANN	263	STD	\$400,000	\$383.14	3/2,0,0,0	1044/A 1980/PUB	6,098/0.14	16/16	Y	N	2%	03/15/24	CRMLSM
87	PW24014845	S	SFR/D	60307 Palm Canyon DR	MNTC	326	STD	\$400,000	\$175.05	3/3,0,0,0	2285/A 1990/PUB	43,560/1	26/420	Y	N	3%	03/22/24	CRMLSM
88	24346919	S	SFR	31547 Avenida La Gaviota	DHS	335	STD	\$400,000	\$282.89	4/2,0,0,0	1414/ 1957	6,098/0.14	24/24	Y	Y	2%	03/06/24	CLAW
89	19102728DA	S	SFR/D	66348 7th St	DHS	340	STD	\$400,000	\$229.75	3/2,0,0,0	1741/B 2023/BLD	6,534/0.15	104/104	Y	Y	2.5%	02/29/24	CDAR
90	SW23200071	S	SFR/D	526 Banquette RD	BLY	374	STD	\$400,000	\$189.30	3/3,0,2,0	2113/O 2015/PUB	19,602/0.45	83/83	Y	N	2%	03/05/24	CRMLSM
91	CV23187198	S	SFR/A	610 W Williams St	BANN	263	STD	\$405,000	\$311.54	4/3,0,0,0	1300/A 1937/ASR	6,534/0.15	119/119	N	N	2%	03/05/24	CRMLSM
92	19104519DA	S	SFR/D	51090 Calle Gardenia	COA	315	PRO	\$405,000	\$370.88	3/1,1,0,0	1092/A 1995/ASR	15,682/0.36	12/12	Y	Y	2.5%	02/29/24	CDAR
93	19106653DA	S	SFR/D	13062 Callente DR	DHS	340	STD	\$405,000	\$240.64	4/2,0,0,0	1683/A 2018/ASR	8,276/0.19	24/24	Y	Y	2.5%	03/15/24	CDAR
94	19105756DA	S	SFR/D	49846 Avenida De Plata	COA	315	STD	\$407,000	\$282.05	3/2,0,0,0	1443/A 1960/ASR	7,712/0.2	7/7	Y	Y	2%	02/29/24	CDAR
95	PW2320912Z	S	SFR/D	23822 Canyon Lake DR N	CLK	SRCAR	REF	\$409,000	\$259.35	3/2,0,0,0	1577/A 1986/PUB	7,405/0.17	11/11	N	N	3%	03/14/24	CRMLSM
96	CV24004231	S	SFR/D	1224 W Hoffer St	BANN	263	STD	\$410,000	\$287.11	4/2,0,0,0	1428/A 1965/ASR	6,970/0.16	13/13	N	N	2%	02/23/24	CRMLSM
97	23220045	S	SFR	27595 E Hombria DR	DHS	335	STD	\$410,000	\$275.91	3/2,0,0,0	1486/ 1984	8,712/0.2	3/3	N	Y	3%	03/12/24	CLAW
98	PW23179710	S	SFR/D	73325 Belleville RD	DHS	340	STD	\$412,000	\$293.66	2/1,0,0,0	1403/A 1958/ASR	108,900/2.5	101/101	Y	N	2.25%	03/01/24	CRMLSM
99	19106207PS	S	SFR/D	9758 Avenida Delores	DHS	340	STD	\$415,000	\$243.69	3/2,0,0,0	1703/A 2005/ASR	9,583/0.22	6/6	Y	Y	2.5%	03/13/24	CDAR
100	IV24015281	S	SFR/D	28797 Sneed DR	SUNC	SRCAR	STD	\$415,000	\$268.78	3/2,0,0,0	1544/T 1964/ASR	6,970/0.16	11/11	Y	N	2%	03/07/24	CRMLSM
101	W523214590	S	SFR/D	26632 Chambers AVE	SUNC	SRCAR	STD	\$416,000	\$270.48	2/2,0,0,0	1538/A 1973/ASR	7,841/0.18	45/45	Y	N	2.5%	03/05/24	CRMLSM
102	SW2322911Z	S	SFR/D	11564 S Crescent St	DHS	340	STD	\$416,864	\$232.62	3/2,0,0,0	1792/B 2024/BLD	6,250/0.1435	16/16	N	N	1%	02/26/24	CRMLSM
103	24354167	S	SFR	26323 Avenida Quintana	DHS	335	STD	\$419,000	\$266.03	3/3,0,0,0	1575/ 2003	4,356/0.1	22/22	N	N	2%	03/21/24	CLAW
104	19103651DA	S	SFR/D	68225 Calle Azteca	DHS	340	STD	\$419,900	\$318.35	4/2,0,0,0	1319/B 2023/BLD	8,712/0.2	52/52	Y	Y	2%	02/28/24	CDAR
105	19102947DA	S	SFR/D	7376 Aster AVE	YCCV	DC520	STD	\$425,000	\$228.74	3/2,0,0,0	1858/A 2004/ASR	18,295/0.42	119/119	Y	N	2.5%	03/13/24	CDAR
106	SW2322840Z	S	SFR/A	693 Julian AVE	SJCN	SRCAR	STD	\$425,000	\$304.01	3/2,0,0,0	1398/A 2010/ASR	6,534/0.15	43/43	Y	N	2%	03/08/24	CRMLSM
107	NDP2400441	S	SFR/D	1515 Winding Sun DR	BMT	263	STD	\$430,000	\$282.52	2/2,0,0,0	1522/P 2020	4,173/0.09	11/11	Y	N	2.5%	02/23/24	CRMLSP

108	IV24015846	S	SFR/D	1181 N Durward ST	BANN	263	STD	\$430,000	\$319.47	3/2,0,0,0	1346/A	1959/ASR	7,841/0.18	19/84	N	2.5%	03/05/24	CRMLSM
109	219103551DA	S	SFR/D	53995 Avenida Juarez	LQ	313	STD	\$430,000	\$344.55	3/2,0,0,0	1248/A	1982/ASR	4,792/0.11	88/88	Y	2.5%	03/04/24	CDAR
110	219103062DA	S	SFR/D	9222 Silver Star AVE	DHS	341	STD	\$430,000	\$192.91	3/2,0,0,0	2229/A	2005/ASR	9,148/0.21	76/300	Y	2.5%	02/23/24	CDAR
111	OC24008047	S	SFR/D	42782 Rolling Hills DR	AGNA	SRCAR	STD	\$433,000	\$254.71	3/2,0,0,0	1700/A	2005/ASR	110,207/2.53	10/10	Y	2.5%	02/28/24	CRMLSM
112	SW23229108	S	SFR/D	11568 S Crescent ST	DHS	340	STD	\$434,366	\$222.75	3/2,0,0,0	1950/B	2024/BLD	6,250/0.1435	16/16	N	1%	02/23/24	CRMLSM
113	219106446DA	S	SFR/D	84267 Miramar CT	COA	315	STD	\$435,000	\$337.73	3/2,0,0,0	1288/A	2009/ASR	6,534/0.15	38/38	Y	2.5%	03/18/24	CDAR
114	IV24008774	S	SFR/D	255 W Avenue L	CALLI	269	STD	\$438,000	\$414.38	3/2,0,0,0	1057/A	1918/SEE	13,504/0.31	6/6	Y	2.5%	02/26/24	CRMLSM
115	219106059DA	S	SFR/D	52787 Genoa ST	COA	315	STD	\$439,000	\$342.97	3/2,0,0,0	1280/A	2014/BLD	6,534/0.15	27/27	Y	2.25%	03/07/24	CDAR
116	CV23211916	S	SFR/D	791 Allison WAY	SJCN	SRCAR	TRUS	\$439,900	\$232.01	3/2,0,0,0	1896/A	1989/ASR	6,534/0.15	93/93	Y	2%	03/19/24	CRMLSM
117	OC24002004	S	SFR/D	707 N Allen ST	BANN	263	STD	\$440,000	\$272.78	3/2,0,0,0	1613/A	2003/ASR	6,098/0.14	22/22	N	2%	02/29/24	CRMLSM
118	24356573	S	SFR	4888 St Croix WAY	BANN	263	STD	\$440,000	\$263.79	2/2,0,0,0	1668/	1998	6,534/0.15	5/5	N	2.5%	03/20/24	CLAW
119	219103688DA	S	SFR/D	78467 Calle Seama	LQ	313	STD	\$440,000	\$272.78	2/2,0,0,0	1613/A	1973/ASR	7,405/0.17	57/241	Y	2.5%	03/04/24	CDAR
120	219102097DA	S	SFR/D	64212 Appalachian ST	DHS	341	STD	\$440,000	\$197.40	3/2,0,0,0	2229/A	2004/ASR	8,276/0.19	117/117	Y	2.25%	03/01/24	CDAR
121	PW24024175	S	SFR/A	33809 Almond ST	WILD	699	STD	\$440,000	\$401.83	2/2,0,0,0	1095/A	1979/ASR	7,405/0.17	15/15	N	2%	03/20/24	CRMLSM
122	IR24013784	S	SFR/A	366 S Kirby ST	SJCN	SRCAR	STD	\$442,000	\$446.92	3/2,0,0,0	989/E	1993/ASR	7,405/0.17	35/35	N	2%	03/20/24	CRMLSM
123	OC24010168	S	SFR/D	740 Laxford RD	SJCN	SRCAR	STD	\$442,500	\$344.36	3/2,0,0,0	1285/A	2002/PUB	5,227/0.12	19/19	N	2%	03/08/24	CRMLSM
124	SW240217639	S	SFR/D	1797 N Marjorie LN	SJCN	SRCAR	STD	\$444,000	\$283.89	4/2,0,0,0	1564/A	1979/ASR	8,712/0.2	12/12	Y	2%	03/21/24	CRMLSM
125	SW24032148	S	SFR/D	62668 N Crescent ST	DHS	340	STD	\$448,628	\$230.07	3/2,0,0,0	1950/B	2024/BLD	6,474/0.1486	6/6	Y	1%	03/22/24	CRMLSM
126	SW23215365	S	SFR/D	1035 W Hoffer ST	BANN	263	STD	\$449,000	\$319.57	3/2,0,0,0	1405/A	1963/ASR	6,970/0.16	9/9	Y	2.5%	02/28/24	CRMLSM
127	SW24003295	S	SFR/D	550 Ironwood RD	SJCN	SRCAR	STD	\$449,425	\$285.17	3/2,0,0,0	1576/B	2024/BLD	7,696/0.1767	12/12	N	2%	02/28/24	CRMLSM
128	219102117DA	S	SFR/D	25426 Hotel LN	IWLD	222	STD	\$450,000	\$334.82	3/1,1,0,0	1344/A	1968/ASR	7,405/0.17	91/167	Y	2.5%	03/15/24	CDAR
129	CV24031196	S	SFR/A	775 N 12th ST	BANN	263	STD	\$450,000	\$405.04	3/2,0,0,0	1111/A	1977/ASR	8,276/0.19	6/6	Y	2%	03/13/24	CDAR
130	224000335	S	SFR/A	1344 Sea Pines DR	BANN	263	STD	\$450,000	\$222.99	2/2,0,1,0	2018/P	1997/ASR	8,276/0.18	25/25	N	2.5%	03/11/24	VGRDS
131	EV23216021	S	SFR/D	3560 Red Bluff LN	BANN	263	STD,TRUS	\$450,000	\$292.59	3/2,0,0,0	1538/A	1989/ASR	8,276/0.19	69/69	Y	2.5%	03/05/24	CRMLSM
132	219101376DA	S	SFR/D	53945 Avenida Martinez	LQ	313	STD	\$450,000	\$313.81	3/2,0,0,0	1434/A	1988/ASR	4,792/0.11	116/116	Y	2.5%	02/28/24	CDAR
133	219102635DA	S	SFR/D	50782 Sunburst ST	COA	315	STD	\$450,000	\$280.90	4/3,0,0,0	1602/A	1980/ASR	8,276/0.19	84/84	Y	2%	02/29/24	CDAR
134	DM24001310	S	SFR/D	21353 Maple ST	WILD	699	STD	\$450,000	\$354.33	3/2,0,0,0	1270/A	1993/ASR	8,841/0.18	8/8	Y	2%	02/29/24	CDAR
135	SW23218933	S	SFR/D	37650 Tripp Flats RD	ANZA	699	STD	\$450,000	\$206.42	3/2,0,0,0	2180/E	1947/PUB	294,030/6.75	51/51	Y	2%	03/11/24	CRMLSM
136	SW24016894	S	SFR/D	165 E Saque AVE	SJCN	SRCAR	STD	\$450,000	\$295.08	3/2,0,0,0	1525/A	1984/ASR	6,098/0.14	12/30	Y	2.5%	03/06/24	CRMLSM
137	SW24001616	S	SFR/D	701 Burr ST	SJCN	SRCAR	STD	\$451,855	\$286.71	3/2,0,0,0	1576/B	2024/BLD	7,496/0.1721	23/23	N	2%	02/29/24	CRMLSM
138	IV23230747	S	SFR/D	308 Camden RD	SJCN	SRCAR	STD	\$455,000	\$285.09	4/2,0,0,0	1596/A	1992/ASR	7,405/0.17	33/33	N	2%	02/26/24	CRMLSM
139	219106090PS	S	SFR/D	53450 Marian View DR	IWLD	222	STD	\$456,500	\$264.18	4/2,0,0,0	1728/A	1980/ASR	11,326/0.26	41/41	Y	2.5%	03/12/24	CDAR
140	219106573DA	S	SFR/D	53945 Avenida Rubio	LQ	313	STD	\$460,000	\$357.14	2/0,2,0,0	1288/A	1987/ASR	4,792/0.11	21/21	Y	2.5%	03/13/24	CDAR
141	SW23187330	S	SFR/D	280 Evergold Sedgje LN	SJCN	SRCAR	STD	\$462,285	\$234.07	4/3,0,0,0	1975/B	2024/BLD	6,137/0.1409	22/22	N	2%	02/27/24	CRMLSM
142	SW23224341	S	SFR/D	571 Directo DR	SJCN	SRCAR	STD	\$462,855	\$293.69	3/2,0,0,0	1576/B	2023/BLD	7,238/0.1662	20/20	N	2%	02/23/24	CRMLSM
143	219101304DA	S	SFR/D	78295 Desert Fall WAY	LQ	313	STD	\$465,000	\$338.18	3/2,0,0,0	1375/A	1999/ASR	4,792/0.11	132/132	N	2.5%	02/29/24	CDAR
144	HD24024032	S	SFR/D	9092 Puerta Del Sol	DHS	340	STD	\$465,000	\$204.94	3/2,0,0,0	2269/A	2005/ASR	10,019/0.23	6/60	Y	2.5%	03/21/24	CRMLSM
145	SR23205365	S	SFR/D	27437 Family CIR	SUNC	SRCAR	STD	\$465,000	\$304.32	2/2,0,0,0	1528/A	1990/PUB	7,841/0.18	62/62	Y	2.25%	02/27/24	CRMLSM
146	IV23186193	S	SFR/D	51700 Avenida Vallejo	LQ	313	STD	\$466,000	\$362.36	4/2,0,0,0	1286/A	1979/ASR	4,792/0.11	75/75	Y	2.5%	03/04/24	CRMLSM
147	CV24023949	S	SFR/D	466 Harvard Peak	NEVO	SRCAR	STD	\$467,990	\$316.42	3/2,0,0,0	1479/B	2023/BLD	5,940/0.1364	8/8	Y	2%	03/14/24	CRMLSM
148	EV24011398	S	SFR/D	1014 Euclid AVE	BMT	263	STD	\$469,900	\$270.14	2/1,1,0,0	1738/A	2015/ASR	6,098/0.14	16/16	Y	2.5%	03/19/24	CRMLSM
149	219102910DA	S	SFR/D	52962 Avenida Ramirez	BMT	263	STD	\$470,000	\$286.52	3/2,0,0,0	1640/A	1965/ASR	9,583/0.22	10/10	N	2%	03/04/24	CRMLSM
150	IV23229657	S	SFR/A	1754 Country Fair Court	SJCN	SRCAR	STD	\$470,000	\$231.53	3/2,0,0,0	2030/A	2006/ASR	5,227/0.12	98/98	Y	3%	03/11/24	CDAR
151	W523049362	S	SFR/A	1418 Silverberry Lane	SJCN	SRCAR	STD	\$470,000	\$210.76	4/3,0,0,0	2230/A	2017/ASR	7,405/0.17	212/359	N	2%	03/18/24	CRMLSM
152	EV24016127	S	SFR/D	406 Poplar Hill	BMT	263	STD	\$471,000	\$232.59	4/3,0,0,0	2025/OTH	2019/ASR	1,000/0.023	1/1	Y	2.25%	03/14/24	CRMLSM
153	SW23193511	S	SFR/D	1575 Broadstream	SJCN	SRCAR	STD	\$473,285	\$239.64	4/3,0,0,0	1975/B	2023/BLD	6,255/0.1436	27/27	N	2%	03/22/24	CRMLSM
154	CV23169163	S	SFR/D	13308 Agua Cayendo RD	BANN	263	STD	\$473,488	\$239.26	2/2,0,0,0	1979/B	2024/BLD	7,276/0.167	12/12	N	2%	02/23/24	CRMLSM
155	IG23150332	S	SFR/D	49125 Boarder	DHS	340	STD	\$474,900	\$262.96	4/2,0,0,0	1806/A	2004/ASR	7,841/0.18	88/88	Y	2.5%	02/23/24	CDAR
156	IV23203679	S	SFR/D	1905 Tenneyson ST	BANN	263	STD	\$475,000	\$203.60	4/2,0,1,0	1404/A	1987/ASR	879,912/20.2	179/179	Y	2.5%	03/01/24	CRMLSM
157	CV23224276	S	SFR/D	1239 Gallieo WAY	SJCN	SRCAR	STD	\$475,000	\$268.06	4/2,0,0,0	1772/A	2000/ASR	4,792/0.11	76/76	Y	2%	03/06/24	CRMLSM
158	CV23178196	S	SFR/D	714 Grassy Meadow DR	SJCN	SRCAR	STD	\$475,000	\$234.92	4/2,0,0,0	2022/A	2005/ASR	7,405/0.17	62/62	N	2%	03/12/24	CRMLSM
159	SW24008936	S	SFR/D	540 Ironwood RD	SJCN	SRCAR	STD	\$475,855	\$279.09	3/2,0,1,0	1705/B	2024/BLD	6,840/0.157	11/11	N	2%	02/29/24	CRMLSM
160	CV24027879	S	SFR/D	1679 Gooseberry LN	SJCN	SRCAR	STD	\$476,580	\$217.52	4/2,0,1,0	2191/E	2024/BLD	3,825/0.0878	17/17	N	4%*	03/22/24	CRMLSM

163	SW232179121	S	SFR/D	11508	Hinton CT	BMT	263	STD	\$476,985	\$355.43	3/2,0,0,0	1342/B	2023/BLD	5,166/0.1186	-13/-13	N	N	2%	02/29/24	CRMLSM
164	CV2400711Z	S	SFR/D	695	Dahlia LN	SJCN	SRCAR	STD	\$479,990	\$219.07	4/2,0,1,0	2191/E	2023/BLD	3,825/0.0878	14/14	N	N	3%*	03/08/24	CRMLSM
165	IV232231118	S	SFR/D	1555	Timberline	BMT	263	STD	\$480,000	\$254.78	2/2,0,0,0	1884/A	2017/ASR	6,534/0.15	50/50	Y	N	2%	03/13/24	CRMLSM
166	233112283	S	SFR	12807	Inaja ST	DHS	340	STD	\$480,000	\$254.51	3/2,0,0,0	1886/	2005	7,405/0.17	156/156	N	Y	2%	03/18/24	CLAW
167	SW23221370	S	SFR/D	11536	Hinton CT	BMT	263	STD	\$480,575	\$358.10	3/2,0,0,0	1342/B	2023/BLD	4,800/0.1102	51/51	N	N	2%	03/15/24	CRMLSM
168	SW2401439Z	S	SFR/D	551	Ironwood RD	SJCN	SRCAR	STD	\$481,425	\$305.47	3/2,0,0,0	1576/B	2024/BLD	7,696/0.1767	17/17	N	N	2%	03/14/24	CRMLSM
169	SW24014363	S	SFR/D	365	White Gate PL	SJCN	SRCAR	STD	\$482,855	\$306.38	3/2,0,0,0	1576/B	2024/BLD	7,922/0.1819	8/8	N	N	2%	03/08/24	CRMLSM
170	SW23209240	S	SFR/D	30927	Tempest CT	WJNC	SRCAR	STD	\$483,490	\$350.86	3/2,0,1,0	1378/B	2023/BLD	3,126/0.0718	62/62	N	N	2%	03/08/24	CRMLSM
171	EV23231505	S	SFR/D	784	Wildie LN	SJCN	SRCAR	STD	\$484,000	\$225.44	4/3,0,0,0	1972/A	2019/ASR	4,792/0.11	49/49	N	N	2.5%	03/15/24	CRMLSM
172	IV24014689	S	SFR/D	1323	Burdock ST	BMT	263	STD	\$485,000	\$226.53	3/2,0,1,0	2141/A	2007/ASR	3,485/0.08	14/14	N	N	2%	03/15/24	CRMLSM
173	219103821DA	S	SFR/D	13341	Via Real	DHS	340	STD	\$485,000	\$400.83	3/2,0,0,0	1210/A	2002/ASR	7,841/0.18	36/36	Y	Y	2%	03/08/24	CDAR
174	IV23215887	S	SFR/D	308	La Boca ST	SJCN	SRCAR	TRUS	\$485,000	\$220.76	4/2,0,0,0	2197/A	2006/ASR	6,970/0.16	68/68	Y	N	2%	03/04/24	CRMLSM
175	IV23015204	S	SFR/D	22723	Blacktail WAY	NEVO	SRCAR	STD	\$486,765	\$257.41	3/2,0,0,0	1891/B	2023/BLD	5,000/0.1148	79/79	Y	N	2%	03/21/24	CRMLSM
176	CV24003276	S	SFR/D	1655	Gooseberry LN	SJCN	SRCAR	STD	\$486,845	\$209.67	4/3,0,0,0	2322/E	2023/BLD	3,825/0.0878	25/25	N	N	3%*	03/06/24	CRMLSM
177	2333159Z	S	SFR	53120	Avenida Obregon	LQ	313	STD	\$487,500	\$292.09	3/2,0,0,0	1669/	1992	5,227/0.12	81/81	Y	Y	3%	03/07/24	CLAW
178	EV23152702	S	SFR/D	14079	Hera PL	BMT	263	STD	\$489,990	\$284.55	3/2,0,1,0	1722/B	2023/BLD	5,721/0.1313	70/70	Y	N	2%	03/05/24	CRMLSM
179	AR23199762	S	SFR/D	37854	Adams AVE	RMLD	699	NOD	\$490,000	\$347.76	4/2,0,0,0	1409/A	2004/ASR	7,405/0.17	62/62	Y	N	2%	02/28/24	CRMLSM
180	IV23015175	S	SFR/D	20763	Southend LN	HOME	SRCAR	STD	\$490,925	\$352.68	3/2,0,0,0	1392/B	2023/BLD	5,200/0.1194	150/150	Y	N	2%	03/12/24	CRMLSM
181	EV2322135Z	S	SFR/D	14089	Hera PL	BMT	263	STD	\$492,990	\$250.76	3/3,0,0,0	1966/B	2023/BLD	5,887/0.1351	34/34	Y	N	2%	02/29/24	CRMLSM
182	CV24015731	S	SFR/D	1375	Michigan AVE	BMT	263	STD,TRUS	\$495,000	\$269.02	3/3,0,0,0	1840/A	1991/ASR	8,712/0.2	4/4	Y	N	3%	03/01/24	CRMLSM
183	EV24027984	S	SFR/A	184	Rushmore Peak	BMT	263	STD	\$495,000	\$310.93	2/2,0,0,0	1592/A	2016/ASR	14,375/0.33	5/5	Y	N	2%	03/20/24	CRMLSM
184	IV23186220	S	SFR/D	28446	Windy Terrace DR	NEVO	SRCAR	STD	\$495,731	\$284.74	3/2,0,0,0	1741/B	2023/BLD	5,940/0.1364	28/28	Y	N	2%	03/08/24	CRMLSM
185	SW24005666	S	SFR/D	541	Ironwood RD	SJCN	SRCAR	STD	\$495,785	\$238.93	4/3,0,0,0	2075/B	2024/BLD	6,840/0.157	2/2	N	N	2%	02/29/24	CRMLSM
186	SW23209253	S	SFR/D	30878	Tempest CT	WJNC	SRCAR	STD	\$497,490	\$315.87	3/2,0,1,0	1575/B	2023/BLD	3,120/0.0716	30/30	N	N	2%	03/08/24	CRMLSM
187	OC210337DA	S	SFR/D	79361	Spalding DR	BD	312	STD	\$497,500	\$282.51	3/1,1,1,0	1761/A	1986/ASR	9,148/0.21	52/17Z	N	N	2.5%	03/08/24	CDAR
188	OC23230003	S	SFR/D	168	Harrubry DR	CALI	269	STD	\$498,000	\$353.19	3/2,0,0,0	1410/A	1963/APP	8,276/0.19	31/31	N	N	2%	03/15/24	CRMLSM
189	SW23192624	S	SFR/D	35225	Zachary WAY	BMT	263	STD	\$498,990	\$246.54	4/3,0,0,0	2024/B	2023/BLD	4,752/0.1091	138/138	Y	N	3%	03/08/24	CRMLSM
190	NDP2308118	S	SFR/D	52146	Rosewood LN	LQ	313	STD	\$499,000	\$292.15	3/3,0,0,0	1708/A	2006/ASR	3,049/0.07	96/96	Y	N	2.5%	02/26/24	CRMLSP
191	SW23209541	S	SFR/D	184	Twilight CT	SJCN	SRCAR	STD	\$499,500	\$252.78	4/2,0,1,0	1976/A	2006/ASR	7,405/0.17	75/75	N	N	2%	02/23/24	CRMLSM
192	EV24253408	S	SFR/D	22795	Crenshaw ST	BMT	263	STD	\$499,556	\$238.00	4/2,0,1,0	2099/S	2009/ASR	4,356/0.1	17/17	Y	N	2%	03/06/24	CRMLSM
193	IV23210766	S	SFR/D	24265	Blacktail WAY	NEVO	SRCAR	STD	\$499,945	\$245.67	4/2,0,0,0	2035/B	2023/BLD	5,602/0.1286	97/97	Y	N	2%	03/21/24	CRMLSM
194	SW23231544	S	SFR/D	11650	Ford ST	BMT	263	STD	\$499,990	\$251.00	3/2,0,1,0	1992/B	2024/BLD	6,364/0.1461	42/42	N	N	2%	03/11/24	CRMLSM
195	SW24009721	S	SFR/D	28509	Scorpion LN	WJNC	SRCAR	STD	\$499,990	\$362.84	3/2,0,1,0	1378/B	2024/BLD	3,960/0.0909	25/25	N	N	2%	03/15/24	CRMLSM
196	SW23229540	S	SFR/D	30832	Thunderbird ST	WJNC	SRCAR	STD	\$499,990	\$369.82	3/2,0,0,0	1352/B	2023/BLD	4,545/0.1043	45/45	N	N	2%	03/20/24	CRMLSM
197	SW23210766	S	SFR/D	28577	Scorpion LN	WJNC	SRCAR	STD	\$499,990	\$362.84	3/2,0,1,0	1378/B	2023/BLD	4,140/0.095	64/64	N	N	2%	02/28/24	CRMLSM
198	IV23214825	S	SFR/D	22912	Penasco CIR	NEVO	699	STD	\$500,000	\$251.38	4/2,0,0,0	1989/A	2003/ASR	7,405/0.17	41/41	N	N	2%	02/23/24	CRMLSM
199	CV24024312	S	SFR/D	1850	Rue Merlot	SJCN	SRCAR	NOD	\$500,000	\$247.28	4/2,0,0,0	2022/A	2000/ASR	8,712/0.2	5/5	Y	N	2%	03/08/24	CRMLSM
200	PTP240015Z	S	SFR/D	1636	Hefeford WAY	SJCN	SRCAR	STD	\$500,000	\$198.97	4/3,0,0,0	2513/P	2018	7,840/0.18	30/30	Y	N	2.5%	03/12/24	CRMLSP
201	SW24030849	S	SFR/D	31364	Van Eyck CT	WJNC	SRCAR	PRO	\$500,000	\$285.88	3/2,0,0,0	1749/A	1997/ASR	6,499/0.1492	7/7	Y	N	2%	03/13/24	CRMLSM
202	SW2323152Z	S	SFR/D	11644	Ford ST	BMT	263	STD	\$501,258	\$318.06	3/2,0,0,0	1576/B	2024/BLD	6,499/0.1492	21/21	N	N	2%	02/26/24	CRMLSM
203	SW2401060Z	S	SFR/D	375	Valencia CT	SJCN	SRCAR	STD	\$503,000	\$214.41	3/2,0,1,0	2346/A	2017/ASR	8,712/0.2	9/9	Y	N	2.25%	03/11/24	CRMLSM
204	SW24009811	S	SFR/D	28522	Scorpion LN	WJNC	SRCAR	STD	\$503,990	\$365.74	3/2,0,1,0	1378/B	2024/BLD	4,111/0.0944	11/11	N	N	2%	02/28/24	CRMLSM
205	SW24017105	S	SFR/D	30760	Thunderbird ST	WJNC	SRCAR	STD	\$503,990	\$372.77	3/2,0,0,0	1352/B	2024/BLD	4,275/0.0981	21/21	N	N	2%	03/22/24	CRMLSM
206	CV24002644	S	SFR/A	623	E King ST	BANN	263	STD	\$505,000	\$253.90	4/2,0,0,0	1989/P	2023/PUB	9,148/0.21	21/213	Y	N	2%	03/15/24	CRMLSM
207	219105300DA	S	SFR/D	83676	Mccoy Peak AVE	COA	315	STD	\$505,000	\$280.87	4/2,0,0,0	1798/A	2005/ASR	8,712/0.2	30/115	Y	Y	3%	02/23/24	CDAR
208	SW24008911	S	SFR/D	530	Ironwood RD	SJCN	SRCAR	STD	\$506,965	\$244.32	4/3,0,0,0	2075/B	2024/BLD	6,840/0.157	12/12	N	N	2%	02/28/24	CRMLSM
209	SW24005021	S	SFR/D	30896	Valliant CT	WJNC	SRCAR	STD	\$507,355	\$320.50	3/2,0,1,0	1583/B	2024/BLD	3,200/0.0735	19/19	Y	N	2%	02/26/24	CRMLSM
210	IV23050170	S	SFR/D	30823	Thunderbird LN	WJNC	SRCAR	STD	\$508,444	\$263.85	4/2,0,0,0	1927/B	2023/BLD	6,000/0.1377	9/9	Y	N	2%	02/26/24	CRMLSM
211	SW24017309	S	SFR/D	30808	Thunderbird ST	WJNC	SRCAR	STD	\$509,490	\$369.73	3/2,0,1,0	1378/B	2024/BLD	4,162/0.0955	18/18	N	N	2%	03/22/24	CRMLSM
212	SW24016305	S	SFR/D	29022	Delores LN	WJNC	SRCAR	STD	\$510,000	\$367.17	3/2,0,0,0	1389/A	2021/ASR	6,534/0.15	5/5	Y	N	2%	03/11/24	CRMLSM
213	SW24017049	S	SFR/D	30945	Valliant CT	WJNC	SRCAR	STD	\$510,355	\$322.40	3/2,0,1,0	1583/B	2024/BLD	3,200/0.0735	2/2	N	N	2%	03/22/24	CRMLSM
214	219098464PS	S	SFR/D	25631	Cedar Glen DR	IWLD	222	STD	\$515,000	\$365.25	3/2,0,0,0	1410/A	1963/ASR	9,583/0.22	217/217	Y	Y	3%	03/21/24	CDAR
215	IV23187070	S	SFR/A	1392	Redbud AVE	BANN	263	STD	\$515,000	\$269.92	3/2,0,0,0	1908/A	2021/BLD	4,482/0.1029	111/111	Y	N	2.5%	02/27/24	CRMLSM
216	SW24016502	S	SFR/D	30944	Valliant CT	WJNC	SRCAR	STD	\$516,990	\$281.74	4/2,0,1,0	1835/B	2024/BLD	3,280/0.0753	8/8	N	N	2%	03/22/24	CRMLSM
217	219102343DA	S	SFR/D	54691	Marian View DR	IWLD	222	STD	\$517,000	\$365.89	3/1,1,0,0	1413/A	1990/ASR	10,890/0.25	127/127	Y	Y	2.5%	03/12/24	CDAR

218	EV23174995	S	SFR/A	11005 Coody CT	BMT	263	STD	\$517,000	\$200.85	3/2,0,1,0	2574/A	2005/PUB	6,098/0.14	<u>120/120</u>	N	N	2%	CRMLSM	02/27/24
219	SW23224356	S	SFR/D	362 White Gate PL	SJCN	SRCAR	STD	\$517,785	\$231.26	4/3,0,0,0	2239/B	2023/BLD	7,259/0.1666	<u>41/41</u>	N	N	2%	CRMLSM	02/28/24
220	CV24028539	S	SFR/D	29491 Piping Rock RD	SUNC	SRCAR	STD	\$518,000	\$428.81	2/2,0,0,0	1208/A	1991/ASR	7,405/0.17	<u>7/7</u>	Y	N	2%	CRMLSM	03/14/24
221	SW24005041	S	SFR/D	30894 Envision CT	WINC	SRCAR	STD	\$518,285	\$282.44	4/2,0,1,0	1835/B	2024/BLD	3,360/0.0771	<u>16/16</u>	N	N	2%	CRMLSM	03/11/24
222	219102729DA	S	SFR/D	84420 Raphael WAY	COA	315	STD	\$519,000	\$274.17	4/2,0,0,0	1893/A	2019/ASR	6,947/0.16	<u>120/120</u>	Y	Y	2.5%	CDAR	03/18/24
223	EV2401185	S	SFR/D	14085 Hera PL	BMT	263	STD	\$519,990	\$254.90	4/3,0,0,0	2040/B	2023/BLD	5,970/0.1365	<u>13/13</u>	Y	N	\$103000	02/27/24	
224	EV24014675	S	SFR/D	1051 Waterleaf CT	BMT	263	STD	\$520,000	\$252.92	4/2,0,0,0	2056/A	2004/ASR	9,583/0.22	<u>1/1</u>	Y	N	2%	CRMLSM	02/29/24
225	IV24007834	S	SFR/D	1675 Lakeside AVE	BMT	263	NOD.PRO	\$520,000	\$167.15	4/3,0,0,0	3111/A	2003/PUB	9,583/0.22	<u>31/31</u>	Y	N	2.5%	CRMLSM	03/08/24
226	219103141DA	S	SFR/D	53675 Avenida Martinez	LQ	313	STD	\$520,000	\$279.14	3/2,0,0,0	1667/A	1996/ASR	5,227/0.12	<u>92/93</u>	Y	N	2.5%	CDAR	03/11/24
227	219099720DA	S	SFR/D	66680 Gorgonio CIR	MNTC	326	STD	\$520,000	\$311.94	3/2,0,1,0	1863/A	1967/ASR	69,260/1.59	<u>127/174</u>	Y	3%	03/20/24	CDAR	
228	24347783	S	SFR	9431 Clubhouse BLVD	DHS	341	STD	\$520,000	\$217.94	4/2,0,1,0	2386/A	2005/ASR	7,841/0.18	<u>35/35</u>	Y	N	2.5%	03/12/24	CLAW
229	SW23193852	S	SFR/D	49715 Chickasaw CT	AGNA	SRCAR	STD	\$520,000	\$273.68	4/2,0,0,0	1900/A	2003/ASR	115,434/2.65	<u>111/111</u>	Y	N	2%	03/08/24	CRMLSM
230	SW24008974	S	SFR/D	464 Rocking Horse WAY	SJCN	SRCAR	STD	\$520,660	\$274.32	4/3,0,0,0	1898/B	2024/BLD	7,245/0.1663	<u>14/14</u>	N	N	2%	02/28/24	CRMLSM
231	EV23114199	S	SFR/A	11291 Casper Cove	BMT	263	STD	\$521,360	\$236.23	4/3,0,0,0	2207/A	2006/ASR	6,534/0.15	<u>21/252</u>	N	N	2%	03/06/24	CRMLSM
232	SW23209262	S	SFR/D	30926 Tempest CT	WINC	SRCAR	STD	\$521,485	\$293.79	4/2,0,1,0	1775/B	2023/BLD	3,125/0.0717	<u>30/30</u>	N	N	2%	03/08/24	CRMLSM
233	SW23208339	S	SFR/D	35266 Sorenstam DR	BMT	263	STD	\$522,922	\$280.39	4/3,0,0,0	1865/B	2023/BLD	8,781/0.2016	<u>22/22</u>	N	N	2%	03/18/24	CRMLSM
234	219103588PS	S	SFR/A	52382 Hawthorn CT	LQ	313	STD	\$524,900	\$309.86	2/2,0,1,0	1694/A	2018/ASR	2,178/0.05	<u>82/82</u>	Y	N	2.5%	03/05/24	CDAR
235	219105539DA	S	SFR/A	81395 Golden Poppy WAY	LQ	313	STD	\$525,000	\$378.79	2/2,0,0,0	1386/A	2008/ASR	7,405/0.17	<u>19/19</u>	Y	N	2.5%	03/06/24	CDAR
236	219103361DA	S	SFR/A	48132 Via Hermosa	LQ	313	STD	\$525,000	\$262.37	3/0,2,0,0	2001/AP	1989/ASR	4,356/0.1	<u>71/71</u>	Y	N	2.5%	03/06/24	CDAR
237	SW23229238	S	SFR/D	3932 Mulberry ST	SJCN	SRCAR	STD	\$525,000	\$282.26	4/2,0,0,0	1860/A	2021/BLD	10,019/0.23	<u>31/31</u>	Y	N	2%	02/26/24	CRMLSM
238	SW23187450	S	SFR/A	36400 Rotterdam ST	WINC	SRCAR	STD	\$525,000	\$352.11	3/2,0,0,0	1491/A	1999/PUB	7,841/0.18	<u>74/74</u>	Y	Y	2.5%	03/07/24	CRMLSM
239	SW23173484	S	SFR/D	34159 Olive Grove RD	WILD	SRCAR	STD	\$529,000	\$261.75	3/2,0,0,0	2021/P	2006/PUB	7,405/0.17	<u>9/9</u>	Y	N	2.5%	02/23/24	CRMLSM
240	SW23209276	S	SFR/D	30902 Tempest CT	WINC	SRCAR	STD	\$529,490	\$282.55	5/3,0,0,0	1874/B	2023/BLD	3,120/0.076	<u>65/65</u>	N	N	2%	03/08/24	CRMLSM
241	SW24008414	S	SFR/D	30903 Tempest CT	WINC	SRCAR	STD	\$529,990	\$282.81	5/3,0,0,0	1874/B	2024/BLD	3,120/0.0716	<u>14/14</u>	N	N	2%	03/08/24	CRMLSM
242	EV23189295	S	SFR/D	40041 Duxton ST	CHVL	263	STD	\$530,000	\$236.92	5/2,0,0,0	2237/A	1915/ASR	26,572/0.61	<u>106/106</u>	Y	N	2%	03/08/24	CRMLSM
243	219102462DA	S	SFR/D	54945 Avenida Vallejo	LQ	313	STD	\$530,000	\$369.60	3/2,0,0,0	1434/A	1989/ASR	4,792/0.11	<u>103/103</u>	Y	N	2.5%	02/27/24	CDAR
244	SW24031412	S	SFR/D	1847 Blaze LN	SJCN	SRCAR	STD	\$530,000	\$241.79	4/3,0,0,0	2192/A	2018/ASR	6,970/0.16	<u>3/3</u>	Y	N	3%	03/21/24	CDAR
245	IR2229899	S	SFR/D	23258 Wild Rice DR	CLK	SRCAR	STD	\$530,000	\$544.15	2/2,0,0,0	974/A	1974/ASR	7,405/0.17	<u>23/23</u>	Y	N	2%	03/20/24	CRMLSM
246	SW23143523	S	SFR/D	35277 Sorenstam DR	BMT	263	STD	\$532,522	\$285.53	4/3,0,0,0	1865/B	2023/BLD	5,999/0.1377	<u>159/159</u>	N	N	2%	02/23/24	CRMLSM
247	SW23201093	S	SFR/D	28545 Scorpion LN	WINC	SRCAR	STD	\$533,392	\$300.50	4/2,0,1,0	1775/B	2023/BLD	3,960/0.0909	<u>91/91</u>	N	N	2%	03/14/24	CRMLSM
248	SW24000302	S	SFR/D	50334 Camino Loreto	COA	315	STD	\$533,866	\$281.28	4/3,0,0,0	1898/B	2023/BLD	7,177/0.1648	<u>33/33</u>	N	N	2%	03/11/24	CRMLSM
249	SW23210776	S	SFR/D	28558 Scorpion LN	WINC	SRCAR	STD	\$534,990	\$285.48	5/3,0,0,0	1874/B	2023/BLD	4,186/0.0961	<u>45/45</u>	N	N	2%	02/28/24	CRMLSM
250	219105261DA	S	SFR/D	42630 Lima Hall	BD	312	STD	\$535,000	\$222.92	4/3,0,0,0	2400/OTH	1984/ASR	8,712/0.2	<u>46/46</u>	Y	Y	2.75%	02/28/24	CDAR
251	SW24017925	S	SFR/D	22877 Little Ranch CT	NEVO	SRCAR	STD	\$535,000	\$268.98	3/2,0,0,0	1989/A	2003/ASR	10,454/0.24	<u>4/4</u>	N	N	2%*	03/18/24	CRMLSM
252	SW24008423	S	SFR/D	28510 Scorpion LN	WINC	SRCAR	STD	\$539,990	\$288.15	5/3,0,0,0	1874/B	2024/BLD	4,111/0.0944	<u>32/32</u>	N	N	2%	03/22/24	CRMLSM
253	219105485DA	S	SFR/D	52060 Graythorn WAY	LQ	313	STD	\$540,000	\$361.45	3/2,0,1,0	1494/A	2015/ASR	2,614/0.06	<u>10/10</u>	Y	N	2.5%	02/29/24	CDAR
254	SW24009074	S	SFR/D	29019 Dallas CIR	WINC	SRCAR	STD	\$540,000	\$340.26	3/2,0,0,0	1587/P	2020/PUB	6,534/0.15	<u>30/30</u>	Y	N	2.5%	03/08/24	CRMLSM
255	219106429DA	S	SFR/D	1671 Ocalia LN	BMT	263	STD	\$542,500	\$241.86	4/3,0,0,0	2243/A	2020/ASR	6,970/0.16	<u>25/25</u>	Y	N	2.5%	03/14/24	CDAR
256	IR23083482	S	SFR/D	13165 Connor CT	BMT	263	STD	\$545,000	\$176.49	4/2,0,1,0	3088/A	2010/PUB	6,098/0.14	<u>253/253</u>	Y	N	2%	03/08/24	CRMLSM
257	219107458DA	S	SFR/D	78565 Sagebrush AVE	LQ	313	STD	\$545,000	\$445.99	3/2,0,0,0	1222/A	1979/ASR	5,227/0.12	<u>16/16</u>	Y	Y	2.5%	03/22/24	CDAR
258	OC24017610	S	SFR/D	11666 Weiskopf WAY	BMT	263	STD	\$546,595	\$219.25	4/3,0,0,0	2493/B	2024/BLD	6,585/0.1512	<u>0/0</u>	Y	N	3%	03/19/24	CRMLSM
259	219101912DA	S	SFR/D	12308 Spruce ST	DHS	340	STD	\$546,900	\$202.86	4/3,0,1,0	2696/A	2006/ASR	11,761/0.27	<u>126/126</u>	Y	2%	03/01/24	CDAR	
260	SW23225879	S	SFR/D	32065 Rumbling CT	WINC	SRCAR	STD	\$547,364	\$248.69	4/2,0,0,0	2201/B	2023/BLD	7,289/0.1673	<u>33/33</u>	N	N	1%	02/27/24	CRMLSM
261	EV23176930	S	SFR/D	64657 Pinehurst CIR	DHS	340	STD	\$548,000	\$270.62	3/2,0,1,0	2025/A	2003/ASR	7,841/0.18	<u>123/123</u>	Y	Y	2.5%	03/07/24	CRMLSM
262	219095292DA	S	SFR/D	53455 W Westridge RD	IWLD	222	STD	\$549,000	\$414.65	3/2,0,0,0	1324/A	1993/ASR	15,246/0.35	<u>141/185</u>	Y	2%	02/26/24	CDAR	
263	SW24005477	S	SFR/D	29309 Kentia CT	WINC	SRCAR	STD	\$549,900	\$290.18	3/2,0,0,0	1895/A	2020/ASR	7,405/0.17	<u>11/11</u>	Y	N	2%	02/29/24	CRMLSM
264	OC2300083	S	SFR/D	36955 Convina WAY	BMT	263	STD	\$549,940	\$260.14	4/2,0,1,0	2114/B	2024/BLD	6,580/0.1511	<u>72/72</u>	Y	N	\$146700	03/06/24	
265	2230004149	S	SFR/D	35264 Frederick ST	WILD	263	STD	\$550,000	\$322.01	4/2,0,0,0	1708/P	2002/ASR	6,534/0.15	<u>109/109</u>	Y	N	2.5%	03/18/24	VCRDS
266	EV24028215	S	SFR/A	1331 Bannock ST	BMT	263	STD	\$550,000	\$259.92	4/3,0,0,0	2116/A	2015/ASR	6,534/0.15	<u>3/3</u>	Y	Y	2%	03/07/24	CRMLSM
267	EV23166054	S	SFR/D	1594 Banglewood CT	BMT	263	STD	\$550,000	\$258.58	2/2,0,1,0	2127/A	2004/ASR	10,454/0.24	<u>16/16</u>	Y	N	2.5%	03/07/24	CRMLSM
268	SW24033530	S	SFR/D	36875 Banglewood DR	WILD	SRCAR	STD	\$550,000	\$433.07	3/2,0,0,0	1270/A	1989/ASR	6,534/0.15	<u>5/5</u>	Y	N	2%	03/11/24	CRMLSM
269	SW24018633	S	SFR/D	30784 Thunderbird ST	WINC	SRCAR	STD	\$550,990	\$294.02	5/3,0,0,0	1874/B	2024/BLD	4,275/0.0981	<u>11/11</u>	N	N	2%	03/15/24	CRMLSM
270	EV23196040	S	SFR/D	36951 Convina WAY	BMT	263	STD	\$551,990	\$230.09	4/3,0,0,0	2399/B	2024/BLD	6,580/0.1511	<u>78/78</u>	Y	N	\$156300	03/15/24	
271	OC23024655	S	SFR/D	36435 Irona WAY	WINC	SRCAR	STD	\$554,295	\$330.53	3/2,0,1,0	1677/B	2024/BLD	3,500/0.0803	<u>9/9</u>	Y	N	4%	03/07/24	CRMLSM
272	219096535DA	S	SFR/D	84 127 Siena LN	COA	315	STD	\$554,364	\$196.30	5/3,0,0,0	2824/B	2023/BLD	6,200/0.14	<u>92/101</u>	Y	N	3%*	03/04/24	CDAR

383	S	SFR/D	79911	LQ	308	STD	\$685,000	\$332.52	3/3,0,0,0	2060/A	2005/ASR	8,276/0.19	<u>38/38</u>	Y	2.5%	03/04/24	CDAR	
384	S	SFR/D	34799	WINC	SRCAR	STD	\$685,000	\$262.65	4/2,0,0,0	2608/A	2007/PUB	10,454/0.24	<u>122/122</u>	N	2%	03/07/24	CRMLSM	
385	S	SFR/D	54900	LQ	313	STD	\$689,000	\$473.21	3/2,0,0,0	1456/A	1987/ASR	5,227/0.12	<u>61/61</u>	Y	N	2.5%	03/11/24	CRMLSM
386	S	SFR/D	34607	WINC	SRCAR	STD	\$690,000	\$243.39	4/3,0,0,0	2835/A	2007/BLD	11,761/0.27	<u>92/92</u>	N	N	2%	03/06/24	CRMLSM
387	S	SFR/D	33015	FRVL	SRCAR	STD	\$692,830	\$255.09	5/3,0,0,0	2716/B	2023/BLD	6,442/0.1479	<u>42/42</u>	N	N	1965.00	02/27/24	CDAR
388	S	SFR/D	42720	BD	312	STD	\$694,500	\$274.40	3/2,0,0,0	2531/A	1989/ASR	10,890/0.25	<u>78/78</u>	Y	2.5%	02/28/24	CDAR	
389	S	SFR/D	35387	WINC	SRCAR	STD	\$695,000	\$232.60	4/3,0,1,0	2988/A	2020/BLD	6,970/0.16	<u>36/125</u>	Y	N	2%	03/04/24	CRMLSM
390	S	SFR/D	34939	WINC	SRCAR	STD	\$699,000	\$393.80	2/2,0,0,0	1775/A	2007/ASR	6,534/0.15	<u>105/105</u>	Y	N	2%	03/06/24	CRMLSM
391	S	SFR/D	81829	BMT	263	STD	\$705,000	\$233.99	5/3,0,0,0	3013/A	2019/ASR	12,632/0.29	<u>11/11</u>	Y	2%	02/27/24	CDAR	
392	S	SFR/D	36595	WINC	SRCAR	STD	\$720,000	\$272.62	5/3,0,0,0	2641/A	2019/PUB	7,405/0.17	<u>4/4</u>	Y	2%	03/14/24	CRMLSM	
393	S	SFR/A	34548	LQ	313	STD	\$725,000	\$467.74	3/2,0,0,0	1550/A	2001/ASR	4,792/0.11	<u>33/33</u>	Y	2.5%	03/01/24	CDAR	
394	S	SFR/D	51915	WILD	SRCAR	STD	\$725,000	\$208.89	4/3,0,1,0	3487/A	2013/PUB	8,712/0.2	<u>44/193</u>	N	2%	03/18/24	CDAR	
395	S	SFR/D	23177	IWLD	222	STD	\$288.89	\$288.89	3/3,0,0,0	2512/A	1981/ASR	10,019/0.23	<u>103/103</u>	Y	2.5%	03/05/24	CDAR	
396	S	SFR/D	53855	LQ	313	STD	\$735,000	\$571.10	2/2,0,0,0	1287/A	1948/ASR	10,019/0.23	<u>42/42</u>	Y	2.5%	02/23/24	CDAR	
397	S	SFR/D	42430	BD	312	STD	\$736,000	\$312.39	4/2,0,0,0	2356/A	2003/ASR	9,583/0.22	<u>44/44</u>	Y	2.5%	02/29/24	CDAR	
398	S	SFR/D	48617	LQ	313	STD	\$740,000	\$353.39	3/2,1,0,0	2094/OTH	1995/ASR	5,227/0.12	<u>19/19</u>	Y	2.5%	02/29/24	CDAR	
399	S	SFR/D	44033	AGNA	SRCAR	STD	\$740,000	\$367.06	3/2,0,1,0	2016/A	2006/ASR	11,326/0.496	<u>23/23</u>	Y	2.5%	02/28/24	CDAR	
400	S	SFR/D	32064	WINC	SRCAR	STD	\$740,000	\$232.92	4/2,1,1,0	3177/A	2016/PUB	11,326/0.26	<u>19/19</u>	N	2%	03/19/24	CRMLSM	
401	S	SFR/D	25775	RMLD	699	STD,TRUS	\$745,000	\$333.04	4/3,0,0,0	2237/A	2001/ASR	44,867/1.03	<u>10/10</u>	Y	2.5%	03/13/24	CRMLSM	
402	S	SFR/D	82247	WINC	SRCAR	STD	\$750,000	\$254.58	5/3,0,1,0	2946/A	2007/PUB	7,841/0.18	<u>18/18</u>	Y	2%	03/20/24	CDAR	
403	S	SFR/D	78370	LQ	308	STD	\$751,000	\$246.63	4/4,0,0,0	3045/A	2005/ASR	8,276/0.19	<u>119/134</u>	Y	N	2.5%	03/21/24	CDAR
404	S	SFR/D	51833	LQ	313	STD	\$755,000	\$441.52	4/2,0,0,0	1710/A	2003/ASR	5,227/0.12	<u>3/3</u>	Y	2.5%	03/18/24	CRMLSM	
405	S	SFR	12937	EVAL	249	STD	\$765,000	\$353.84	4/3,0,0,0	2162/	2015	2,613/0.06	<u>12/12</u>	Y	N	2.5%	03/06/24	CLAW
406	S	SFR/D	32909	WINC	SRCAR	STD	\$765,000	\$211.91	6/5,0,0,0	3610/B	2022/PUB	9,148/0.21	<u>100/101</u>	Y	N	2.5%	03/19/24	CRMLSM
407	S	SFR/D	34268	FRVL	SRCAR	STD	\$769,875	\$245.73	5/3,0,0,0	3133/B	2023/BLD	6,936/0.1592	<u>100/100</u>	N	N	21900	03/15/24	CRMLSM
408	S	SFR/D	44715	LQ	308	STD	\$770,000	\$265.70	4/4,0,0,0	2898/A	2004/ASR	8,276/0.19	<u>58/58</u>	Y	2.5%	02/29/24	CDAR	
409	S	SFR/D	33203	WILD	SRCAR	STD	\$770,000	\$342.98	3/3,0,0,0	2245/O	2020/ASR	15,246/0.35	<u>228/228</u>	Y	2%	03/04/24	CRMLSM	
410	S	SFR/D	33055	FRVL	SRCAR	STD	\$774,875	\$247.33	5/3,0,0,0	3133/B	2024/BLD	6,854/0.1573	<u>75/75</u>	N	N	21900	03/05/24	CRMLSM
411	S	SFR/D	34316	NORC	250	STD	\$776,250	\$542.04	5/2,1,0,0	1439/A	1974/ASR	22,651/0.52	<u>32/32</u>	N	N	21900	03/01/24	CRMLSM
412	S	SFR/D	27511	FRVL	SRCAR	STD	\$780,000	\$247.77	3/2,0,0,0	1428/P	1975/PUB	24,394/0.56	<u>59/59</u>	N	N	21900	03/21/24	CRMLSM
413	S	SFR/D	33043	FRVL	SRCAR	STD	\$780,725	\$257.24	4/3,0,0,0	3035/B	2023/BLD	6,765/0.1553	<u>3/3</u>	Y	2%	03/08/24	CDAR	
414	S	SFR/D	1411	NORC	250	TRUS	\$785,000	\$547.62	3/2,0,0,0	2091/A	2004/ASR	11,326/0.26	<u>88/88</u>	Y	N	2.5%	03/14/24	CDAR
415	S	SFR/D	60308	LQ	313	STD	\$785,450	\$375.42	4/3,0,0,0	3261/B	2023/BLD	6,657/0.1528	<u>30/30</u>	N	N	20820	03/06/24	CDAR
416	S	SFR/D	33067	FRVL	SRCAR	STD	\$790,000	\$240.86	5/3,0,1,0	2543/A	2005/PUB	7,405/0.17	<u>85/85</u>	Y	N	2.5%	02/26/24	CRMLSM
417	S	SFR/D	30835	CLK	SRCAR	STD	\$790,000	\$310.66	4/3,0,0,0	2560/A	2017/PUB	13,939/0.32	<u>6/6</u>	Y	N	2.5%	03/18/24	CRMLSM
418	S	SFR/D	35554	WINC	SRCAR	STD	\$795,000	\$310.55	4/2,0,1,0	2560/A	2017/PUB	13,939/0.32	<u>6/6</u>	Y	N	2.5%	03/18/24	CRMLSM
419	S	SFR/D	3419	NORC	250	PRK	\$800,000	\$564.97	2/1,1,0,0	1416/A	1946/PUB	39,204/0.9	<u>28/28</u>	Y	N	2%	02/26/24	CDAR
420	S	SFR/D	74923	IW	325	STD	\$800,000	\$299.18	4/3,0,0,0	2674/A	2000/ASR	9,148/0.21	<u>30/30</u>	Y	2.5%	03/11/24	CDAR	
421	S	SFR/D	30623	CLK	SRCAR	STD	\$800,000	\$418.19	3/2,0,1,0	1913/A	1983/ASR	6,970/0.16	<u>3/3</u>	Y	N	2%	03/01/24	CRMLSM
422	S	SFR/D	22095	NEVO	699	STD	\$801,000	\$316.60	3/2,0,1,0	2530/A	1987/ASR	207,346/4.76	<u>50/50</u>	Y	N	2%	03/19/24	CRMLSM
423	S	SFR/D	79806	LQ	308	STD	\$807,000	\$331.28	4/3,0,0,0	2436/A	2005/ASR	9,148/0.21	<u>58/196</u>	Y	N	2.5%	03/20/24	CDAR
424	S	SFR	53900	LQ	313	STD	\$810,000	\$397.06	3/1,2,0,0	2040/	2018	4,792/0.11	<u>148/148</u>	Y	N	2.5%	03/21/24	CLAW
425	S	SFR	2282	NORC	250	STD	\$813,508	\$359.16	5/3,0,0,0	2265/A	1975/ASR	20,473/0.47	<u>15/15</u>	Y	2%	03/22/24	CRMLSM	
426	S	SFR/A	7207	EVAL	249	STD	\$820,000	\$303.70	4/3,0,0,0	2700/A	2001/PUB	7,405/0.17	<u>80/80</u>	Y	N	2%	03/01/24	CRMLSM
427	S	SFR/D	6503	EVAL	249	STD	\$830,000	\$308.09	3/2,0,1,0	2694/A	2015/ASR	4,356/0.1	<u>9/9</u>	Y	N	2.5%	02/29/24	CRMLSM
428	S	SFR/D	43611	LQ	308	STD	\$835,000	\$353.21	4/2,1,0,0	2364/OTH	2003/SEE	9,148/0.21	<u>50/50</u>	Y	2.5%	03/01/24	CDAR	
429	S	SFR/D	3488	NORC	250	STD	\$840,000	\$386.74	6/2,0,0,0	2172/A	1930/ASR	23,958/0.55	<u>110/110</u>	N	N	2%	03/14/24	CDAR
430	S	SFR/D	22146	WILD	SRCAR	STD	\$840,680	\$242.83	5/3,0,0,0	3462/B	2024/BLD	7,622/0.175	<u>13/13</u>	Y	N	15000	03/14/24	CRMLSM
431	S	SFR/D	53705	IWLD	222	STD	\$846,900	\$358.40	3/3,0,0,0	2363/A	1986/ASR	20,037/0.46	<u>95/95</u>	Y	N	2%	03/06/24	CRMLSM
432	S	SFR/D	14413	EVAL	249	STD	\$850,000	\$323.93	5/3,0,0,0	2624/A	2007/PUB	11,761/0.27	<u>15/15</u>	Y	2%	02/28/24	CRMLSM	
433	S	SFR/D	43611	ANZA	699	STD	\$850,000	\$236.90	4/3,0,1,0	3588/A	2018/ASR	112,385/2.58	<u>4/88</u>	Y	N	2.5%	03/13/24	CRMLSP
434	S	SFR/D	13428	EVAL	249	STD	\$855,000	\$295.13	4/3,0,0,0	2897/S	2003/ASR	8,276/0.19	<u>93/93</u>	Y	N	2%	03/01/24	CRMLSM
435	S	SFR/D	3921	NORC	250	STD	\$860,000	\$331.28	3/3,0,0,0	2596/A	1977/ASR	23,087/0.53	<u>68/68</u>	Y	2%	02/28/24	CRMLSM	
436	S	SFR/D	52230	LQ	313	STD	\$870,000	\$292.24	3/3,0,1,0	2977/A	2006/ASR	10,454/0.24	<u>35/35</u>	Y	N	2.5%	03/14/24	CDAR
437	S	SFR/D	219105328DA															

438	CV2322067Z	S	SFR/A	697 Walking Horse Ranch DR	NORC	250	STD	\$872,500	\$313.51	4/2,0,1,0	2783/A	2004/ASR	20,909/0.48	37/37	Y	Y	2%	03/14/24	CRMLSM
439	PW23220993	S	SFR/D	13647 Nectarine AVE	VAL	249	STD	\$875,000	\$329.69	5/3,0,0,0	2654/A	2006/ASR	7,405/0.17	24/24	N	Y	2%	02/28/24	CRMLSM
440	219104855DA	S	SFR/D	78720 Castle Pines DR	LQ	313	STD	\$879,000	\$374.20	3/3,0,0,0	2349/A	1998/ASR	8,276/0.19	67/183	Y	Y	3%	03/13/24	CDAR
441	IG23207377	S	SFR/D	1060 Carriage DR	NORC	250	STD	\$880,000	\$408.35	4/2,0,0,0	2155/A	1968/ASR	27,007/0.62	94/94	N	N	2%	03/22/24	CRMLSM
442	SNW24014257	S	SFR/D	30095 Point Marina DR	CLK	SRCAR	STD	\$887,000	\$348.12	5/2,0,1,0	2548/A	2006/PUB	6,970/0.16	5/5	N	Y	2%	03/04/24	CRMLSM
443	PW24012563	S	SFR/D	30177 Spray DR	CLK	699	STD	\$888,000	\$439.82	3/2,0,0,0	2019/A	1990/ASR	7,841/0.18	2/2	Y	N	2%	02/28/24	CRMLSM
444	PW24015765	S	SFR/D	14408 Rock Canyon CT	VAL	249	STD	\$890,000	\$368.23	4/2,0,0,0	2417/A	2007/ASR	10,019/0.23	11/11	Y	N	1%	03/04/24	CRMLSM
445	219106550DA	S	SFR/A	75407 Riviera DR	IW	325	STD	\$895,000	\$308.41	3/3,0,0,0	2902/A	1986/ASR	6,098/0.14	19/19	Y	Y	2.5%	03/04/24	CDAR
446	PW24013318	S	SFR/D	12393 Mississippi DR	VAL	249	STD	\$900,000	\$259.59	4/3,0,0,0	3467/A	2002/ASR	7,841/0.18	3/3	N	N	2.5%	03/20/24	CRMLSM
447	23342093	S	SFR	79925 Hirschhoe RD	LQ	308	STD	\$900,000	\$297.90	4/4,0,0,0	2923/	1969	19,602/0.45	17/17	Y	N	2.5%	03/05/24	CLAW
448	SNW24039690	S	SFR/D	35059 Knollview CT	WTNC	SRCAR	STD	\$900,000	\$280.11	4/3,0,0,0	3213/A	2013/ASR	10,186/0.2338	2/2	Y	Y	2%	03/14/24	CRMLSM
449	IV24013061	S	SFR/D	6751 Lake Springs ST	VAL	249	STD	\$910,000	\$263.84	5/3,0,0,0	3449/A	2002/PUB	7,405/0.17	8/8	Y	N	2%	03/13/24	CRMLSM
450	219104767DA	S	SFR/D	79555 Mandeville RD	BD	312	STD	\$910,000	\$285.71	3/3,0,1,0	3185/OTH	1979/ASR	13,939/0.32	37/37	Y	Y	2.5%	02/29/24	CDAR
451	CV232107384	S	SFR/D	4508 Hillside AVE	NORC	250	STD	\$920,000	\$403.51	5/3,0,0,0	2280/B	2023/BLD	17,860/0.41	21/21	Y	N	2%	02/26/24	CRMLSM
452	219104369DA	S	SFR/A	43708 Parkway Esplanade	LQ	308	STD	\$930,000	\$339.79	4/3,0,0,0	2737/OTH	2003/SEE	10,454/0.24	9/2	Y	Y	2.5%	03/04/24	CDAR
453	IR24011213	S	SFR/D	13937 Avenly Glen WAY	VAL	249	STD	\$938,000	\$321.89	5/3,0,0,0	2914/A	2007/ASR	7,405/0.17	3/3	Y	N	2%	03/07/24	CRMLSM
454	NP23229789	S	SFR/D	30169 Cove View ST	CLK	SRCAR	STD	\$945,000	\$491.68	4/3,0,0,0	1922/A	2004/ASR	6,098/0.14	46/46	Y	N	2%	03/11/24	CRMLSM
455	219102757DA	S	SFR/D	81794 Via La Serena	LQ	313	STD	\$955,000	\$33.77	3/2,0,1,0	2778/A	2006/ASR	9,583/0.22	119/119	Y	Y	3%	03/13/24	CDAR
456	WS24005334	S	SFR/D	13333 Lilyrose ST	VAL	249	STD	\$960,000	\$274.99	5/2,1,0,0	3491/A	2003/ASR	7,405/0.17	28/28	N	N	2%	03/07/24	CRMLSM
457	SB23230474	S	SFR/D	6658 Wood Canyon CT	VAL	249	STD	\$965,000	\$255.63	4/4,0,0,0	3775/P	2007/PUB	8,276/0.19	21/21	Y	N	2%	03/01/24	CRMLSM
458	219105546DA	S	SFR/D	79070 Shadow TRL	LQ	313	STD	\$975,000	\$345.62	5/2,2,1,0	2821/AP	2006/ASR	10,890/0.25	50/50	Y	Y	2.5%	03/20/24	CDAR
459	IG23226887	S	SFR/D	13665 Heatherwood DR	VAL	249	STD	\$980,000	\$266.67	5/3,0,0,0	3675/A	2004/EST	6,534/0.15	37/37	Y	N	2%	03/05/24	CRMLSM
460	WS24016694	S	SFR/D	2870 Norco DR	NORC	250	STD	\$998,000	\$406.35	3/2,0,1,0	2456/A	1979/ASR	21,344/0.49	15/15	Y	Y	2%	03/08/24	CRMLSM
461	IG24017568	S	SFR/D	6674 Ashford Mill CT	VAL	249	STD	\$1,000,000	\$356.89	4/2,0,1,0	2802/A	2006/ASR	8,712/0.2	3/3	Y	Y	2%	02/27/24	CRMLSM
462	IG24008602	S	SFR/A	5393 Roundup RD	NORC	250	STD	\$1,000,000	\$442.28	4/3,0,0,0	2261/A	1979/PUB	20,909/0.48	48/48	N	Y	2%	02/23/24	CRMLSM
463	IR24010021	S	SFR/D	6721 Rico CT	VAL	249	STD	\$1,005,100	\$272.90	5/3,0,1,0	3683/P	2002/PUB	8,276/0.19	9/9	N	N	2%	03/18/24	CRMLSM
464	IR24021580	S	SFR/D	6278 Rolling Meadow ST	VAL	249	STD	\$1,006,000	\$304.02	5/3,0,0,0	3309/A	2004/ASR	6,970/0.16	32/32	Y	Y	2%	03/15/24	CRMLSM
465	PW23215880	S	SFR/A	14311 Asterleaf LN	VAL	249	STD	\$1,010,000	\$264.88	5/4,0,1,0	3813/A	2005/ASR	7,405/0.17	9/9	Y	Y	2.25%	03/13/24	CRMLSM
466	CV240314338	S	SFR/A	78720 Avenida La FONDA	LQ	313	STD,TRUS	\$1,019,000	\$366.94	5/3,1,0,0	2777/A	1990/ASR	11,761/0.27	34/34	Y	Y	2.5%	02/28/24	CRMLSM
467	OC23231250	S	SFR/D	6881 Landing Ct	VAL	249	STD	\$1,020,000	\$276.87	5/4,0,0,0	3684/A	2005/ASR	9,583/0.22	0/0	Y	Y	2.25%	03/08/24	CRMLSM
468	IR24024148	S	SFR/D	957 Union ST	BMT	263	STD	\$1,025,000	\$332.25	5/3,0,1,0	3085/A	2006/ASR	34,412/0.79	28/28	Y	Y	2%	03/05/24	CRMLSM
469	EV23231569	S	SFR/D	61100 Scenic DR #763	MNTC	326	STD	\$1,025,000	\$329.26	4/4,0,0,0	3113/A	1994/ASR	218,671/5.02	38/38	Y	Y	2.5%	02/28/24	CDAR
470	219105042DA	S	SFR/D	9076 Patina CT	TMVY	248	STD	\$1,030,000	\$233.56	6/2,1,1,0	4410/T	1999/ASR	15,682/0.36	91/91	Y	Y	2.5%	03/04/24	CRMLSM
471	IV23203759	S	SFR/A	81945 Via La Serena ST	LQ	313	STD	\$1,030,000	\$370.77	3/3,0,1,0	2778/A	2005/ASR	10,454/0.24	70/70	Y	Y	3%	02/26/24	CDAR
472	219103078DA	S	SFR/D	7401 Kaweah CT	VAL	249	STD	\$1,040,000	\$310.26	4/4,0,1,0	3352/A	2014/PUB	10,890/0.25	12/12	N	N	1.5%	03/20/24	CRMLSM
473	OC24029702	S	SFR/D	81676 Charismatic Way	LQ	313	STD	\$1,048,000	\$360.76	3/3,0,1,0	2905/A	2008/ASR	9,583/0.22	28/28	N	Y	2.5%	03/14/24	CDAR
474	219105415DA	S	SFR/D	60365 Poinsettia Pl	LQ	313	STD	\$1,049,000	\$499.52	3/3,0,0,0	2100/A	2003/ASR	10,019/0.23	23/23	Y	Y	2.5%	02/27/24	CDAR
475	219105547DA	S	SFR/D	6858 Tourmaline DR	VAL	249	STD	\$1,050,000	\$336.86	5/3,0,0,0	3117/A	2012/PUB	7,405/0.17	17/17	N	Y	2%	03/04/24	CRMLSM
476	IG24006955	S	SFR/D	80305 Cedar Crest	LQ	313	STD	\$1,050,000	\$476.41	3/3,0,0,0	2204/A	2000/ASR	8,712/0.2	22/22	Y	Y	2.5%	03/14/24	CDAR
477	219107150DA	S	SFR/D	51911 Marquis Lane	LQ	699	STD	\$1,052,957	\$311.43	4/3,0,1,0	3381/B	2023/BLD	8,539/0.196	27/27	Y	Y	2.5%*	03/04/24	CRMLSM
478	CV23213191	S	SFR/D	3294 Dales DR	NORC	250	STD	\$1,055,000	\$464.76	4/2,0,0,0	2270/A	1991/ASR	20,909/0.48	7/7	Y	N	2%	03/04/24	CRMLSM
479	IV24000729	S	SFR/D	75874 Camino Cielo	IW	325	STD	\$1,075,000	\$373.91	4/4,0,1,0	2875/A	1999/ASR	9,148/0.21	40/40	Y	Y	3%	02/27/24	CDAR
480	219104240DA	S	SFR/D	81307 Jasmine CT	LQ	313	STD	\$1,100,000	\$354.04	3/3,0,1,0	3107/B	2009/ASR	12,197/0.28	18/18	Y	Y	2.5%	03/19/24	CDAR
481	219106215DA	S	SFR/D	20855 Artesia RD	DHS	344	STD	\$1,100,000	\$683.65	3/2,0,1,0	1609/	1976	283,140/6.5	29/283	Y	Y	2.25%	03/15/24	CLAW
482	23337749	S	SFR	890 N Lyon AVE	SJCN	SRCAR	STD,TRUS	\$1,100,000	\$328.55	4/3,0,1,0	3348/A	1925/SLR	96,268/2.21	68/68	Y	Y	2%	03/04/24	CRMLSM
483	SNW23207367	S	SFR/D	44830 Lakeside DR	IW	325	STD	\$1,117,500	\$440.13	3/1,2,0,0	2539/A	1991/ASR	8,276/0.19	24/24	Y	Y	2.5%	03/08/24	CDAR
484	219105643DA	S	SFR/D	45355 Miami CIR	IW	325	STD	\$1,120,000	\$360.36	3/3,0,0,0	3108/A	1978/ASR	13,504/0.31	43/43	Y	Y	3%	03/22/24	CDAR
485	219102945DA	S	SFR/D	39365 Butterfly DR	YUCP	269	REO	\$1,125,500	\$263.46	4/3,0,1,0	4272/A	2005/ASR	214,315/4.92	20/20	Y	N	2.5%	02/27/24	CRMLSM
486	CV24006151	S	SFR/D	50785 Grand Traverse AVE	LQ	313	STD	\$1,140,000	\$522.94	3/3,0,0,0	2180/A	1999/ASR	7,405/0.17	13/13	Y	Y	2.5%	03/01/24	CDAR
487	219105349DA	S	SFR/D	20831 Silkstress CT	WILD	SRCAR	STD	\$1,140,000	\$373.53	4/3,0,1,0	3052/A	2005/ASR	21,344/0.49	124/124	Y	Y	2.5%	03/20/24	CDAR
488	OC21717474	S	SFR/D	42580 Caballeros DR	BD	312	STD	\$1,145,000	\$235.21	4/3,0,1,0	4868/A	1979/ASR	10,890/0.25	97/235	Y	Y	2%	02/29/24	CDAR
489	219103033DA	S	SFR/D	78320 Clarke CT	LQ	313	STD	\$1,150,000	\$412.19	3/3,0,1,0	2790/A	2005/ASR	8,276/0.19	34/34	Y	Y	2.25%	03/01/24	CDAR
490	219105555DA	S	SFR/D	14334 Harvest Valley AVE	VAL	249	STD	\$1,158,000	\$395.22	5/3,0,1,0	2930/A	2011/ASR	9,148/0.21	14/14	Y	Y	2%	03/14/24	CRMLSM
491	CV24026074	S	SFR/D	13742 Bright Water CIR	VAL	249	STD	\$1,180,000	\$265.17	6/4,0,1,0	4450/A	2008/ASR	6,534/0.15	8/8	Y	N	2%	03/22/24	CRMLSM
492	IR24041160	S	SFR/D		VAL	249	STD	\$1,180,000	\$265.17	6/4,0,1,0	4450/A	2008/ASR	6,534/0.15	8/8	Y	N	2%	03/22/24	CRMLSM

493	S	SFR	24347379	15919 Snow Creek RD	WWTR	331	STD	\$1,195,000	\$662.42	2/1,0,0,0	1804/	1958	82,328/1.89	CLAW
494	S	SFR/D	219101383DA	78530 Blackstone CI	BD	312	STD	\$1,225,000	\$378.09	4/4,0,1,0	3240/A	2007/ASR	14,375/0.33	CDAR
495	S	SFR/D	1R24009682	6735 Everglades ST	VAL	249	STD	\$1,238,888	\$320.37	5/4,0,0,0	3867/A	2006/ASR	7,841/0.18	CRMLSM
496	S	SFR/D	219106527DA	45802 Indian Wells LN	IW	325	STD	\$1,285,000	\$545.88	4/4,0,0,0	2354/A	1958/ASR	6,197/0.16	CDAR
497	S	SFR/D	219104272DA	45850 Vista Dorado DR	IW	325	STD	\$1,300,000	\$501.16	3/2,0,1,0	2594/A	1960/ASR	12,970/0.28	CDAR
498	S	SFR/D	OC23122284	21660 Palomar ST	WILD	SRCAR	STD,TRUS	\$1,345,000	\$743.09	3/2,0,1,0	1810/A	1980/PUB	211,266/4.85	CRMLSM
499	S	SFR/D	PW24031250	79780 Citrus	LQ	313	PRO	\$1,350,000	\$435.20	3/3,0,1,0	3102/A	2001/ASR	13,939/0.32	CRMLSM
500	S	SFR/D	OC24000284	30185 Windward DR	CLK	SRCAR	TRUS	\$1,350,000	\$359.90	5/4,0,0,0	3751/A	1989/ASR	9,583/0.22	CRMLSM
501	S	SFR/D	OC24012312	80284 Stone Creek CT	LQ	313	STD	\$1,399,000	\$485.93	3/3,0,1,0	2879/B	2024/BLD	10,836/0.2488	CRMLSM
502	S	SFR/D	PW240005925	80404 Old Ranch Trail S	LQ	313	STD	\$1,399,000	\$443.28	3/3,0,1,0	3156/B	2023/BLD	10,020/0.23	CRMLSM
503	S	SFR/A	219105462DA	51620 Avenida Juaréz	LQ	313	STD	\$1,400,000	\$588.98	4/1,2,0,0	2377/OTH	1997/ASR	8,276/0.19	CDAR
504	S	SFR/D	219106390DA	49785 Rancho San Julian	LQ	313	STD	\$1,429,000	\$392.58	4/3,1,1,0	3640/A	2002/ASR	16,117/0.37	CDAR
505	S	SFR/D	219107648DA	80470 Torron Way	LQ	313	STD	\$1,445,800	\$570.34	3/3,0,1,0	2635/A	2004/ASR	13,068/0.3	CDAR
506	S	SFR/D	219105363DA	79942 Mission DRE	LQ	313	STD	\$1,449,000	\$549.91	3/1,2,1,0	2635/A	2003/ASR	8,276/0.19	CDAR
507	S	SFR/D	219104808DA	54720 Secretariat DR	LQ	313	STD	\$1,485,000	\$373.49	3/3,0,1,0	3976/A	2007/ASR	14,375/0.33	CDAR
508	S	SFR/D	219104246DA	50340 Valencia CT	LQ	313	STD	\$1,495,000	\$518.56	3/3,0,1,0	2883/A	2002/ASR	12,632/0.29	CDAR
509	S	SFR/D	OC24037015	80444 Champions WAY	LQ	313	STD	\$1,500,000	\$514.58	3/3,0,1,0	2915/A	2016/PUB	6,970/0.16	CRMLSM
510	S	SFR/D	219107390DA	44540 Lakeside DR	IW	325	STD	\$1,500,000	\$590.78	3/1,2,1,0	2539/A	1992/ASR	10,019/0.23	CDAR
511	S	SFR/D	219107007DA	81200 Golf View DR	LQ	313	STD	\$1,523,950	\$399.36	5/4,0,1,0	3816/A	2002/ASR	0.3/0	CDAR
512	S	SFR/D	PW23071889	80440 Stone Creek Trail S	LQ	313	STD	\$1,567,912	\$496.80	3/3,0,1,0	3156/B	2023/BLD	11,032/0.2533	CRMLSM
513	S	SFR/D	219105680DA	76951 Comanche LN	IW	325	STD	\$1,590,000	\$518.59	4/1,2,1,0	3066/A	1998/ASR	11,761/0.27	CDAR
514	S	SFR/D	219102732DA	56705 Village DR	LQ	313	STD	\$1,601,000	\$535.99	3/3,0,0,0	2987/A	2004/ASR	11,761/0.27	CDAR
515	S	SFR/D	219105931PS	55495 Southern Hills	LQ	313	STD	\$1,625,000	\$457.49	4/1,3,0,0	3552/A	1997/ASR	12,197/0.28	CDAR
516	S	SFR/D	219106629DA	80385 Old Ranch TRL N	LQ	313	STD	\$1,647,000	\$521.86	4/4,0,1,0	3156/A	2022/ASR	10,454/0.24	CDAR
517	S	SFR/D	219106610DA	75225 Promontory PL	LQ	325	STD	\$1,729,000	\$620.38	3/3,0,1,0	2787/A	2006/ASR	10,454/0.24	CDAR
518	S	SFR	24347229	78100 Yavapa	IW	325	STD	\$1,750,000	\$443.82	4/2,1,1,0	3943/A	2001/ASR	15,246/0.35	CLAW
519	S	SFR/A	219106225DA	45925 Manzo RD	IW	325	STD	\$1,800,000	\$474.56	3/3,1,0,0	3793/A	1991/ASR	13,068/0.3	CDAR
520	S	SFR/A	219101184DA	75120 Promontory Place	IW	325	STD	\$1,800,000	\$596.03	3/3,0,2,0	3020/B	2023/BLD	10,454/0.24	CDAR
521	S	SFR/D	219105499DA	79805 Rancho La Quinta DR	LQ	313	STD	\$1,830,000	\$625.85	3/3,0,1,0	2924/A	2001/ASR	9,583/0.22	CDAR
522	S	SFR/D	219104130DA	75365 Saint Andrews CT	IW	325	STD	\$1,925,000	\$583.33	3/1,3,0,0	3300/OTH	1986/ASR	13,068/0.3	CDAR
523	S	SFR/D	219099601DA	58485 Mijas	LQ	313	STD	\$1,995,000	\$658.63	3/3,0,1,0	3029/A	2006/ASR	10,454/0.24	CDAR
524	S	SFR/D	219103979DA	55855 Turnberry WAY	LQ	313	STD	\$2,000,000	\$522.33	4/4,0,0,0	3829/A	2001/ASR	13,939/0.32	CDAR
525	S	SFR/D	219102986DA	77677 Via Venitú	IW	325	STD	\$2,100,000	\$580.59	4/4,0,1,0	3617/A	2005/BLD	12,632/0.29	CDAR
526	S	SFR/D	219105625DA	50255 Via Sin Prisa	LQ	313	STD	\$2,195,000	\$563.54	4/1,2,0,1	3895/A	2003/BLD	15,682/0.36	CDAR
527	S	SFR/D	219107414DA	48970 Vista Estrella	LQ	313	STD	\$2,200,000	\$618.67	4/4,0,1,0	3556/A	2001/ASR	12,632/0.29	CDAR
528	S	SFR	24351765	77440 Vista Rosa	LQ	313	STD	\$2,425,000	\$641.36	4/2,1,1,0	3781/	1992	13,939/0.32	CLAW
529	S	SFR/D	EV23118644	76476 Via Chianú	IW	325	TRUS	\$2,510,000	\$619.29	4/3,0,1,0	4053/A	2005/ASR	13,068/0.3	CRMLSM
530	S	SFR/D	219104634DA	49487 Via Conquistador	LQ	313	STD	\$2,699,900	\$636.32	4/1,3,1,0	4243/A	2003/ASR	13,068/0.3	CDAR
531	S	SFR/D	219104196DA	80282 Hermitage	LQ	313	STD	\$2,800,000	\$525.03	5/1,4,1,0	5333/AP	1996/ASR	25,700/0.59	CDAR
532	S	SFR/D	219104986DA	75734 Via Livorno	IW	325	STD	\$2,980,000	\$958.82	4/4,0,1,0	3108/B	2019/ASR	11,761/0.27	CDAR
533	S	SFR	219108438PS	46000 E Eldorado DR #28	IW	325	STD	\$3,000,000	\$1,105.79	3/4,0,0,0	2713/OTH	2008/ASR	10,454/0.24	CDAR
534	S	SFR/D	219101412DA	58061 Carmona	LQ	313	STD	\$3,105,000	\$711.34	4/4,0,1,0	4365/A	2006/ASR	20,038/0.46	CDAR
535	S	SFR/D	2191010860DA	80806 Via Pessaro	LQ	313	STD	\$3,150,000	\$673.65	4/4,0,1,0	4676/A	2008/ASR	13,504/0.31	CDAR
536	S	SFR/D	IG23082627	3475 Hillside AVE	NORC	250	STD,TRUS	\$3,250,000	\$2,527.22	3/1,0,0,0	1286/A	1935/ASR	191,664/4.4	CRMLSM
537	S	SFR/D	219103800DA	50210 Desert Arroyo TRL	IW	325	STD	\$3,650,000	\$910.68	4/4,0,1,0	4008/A	2007/ASR	19,166/0.44	CDAR
538	S	SFR/D	219105739DA	52100 Citation CT	LQ	313	STD	\$3,795,000	\$844.08	3/3,0,2,0	4496/A	1999/ASR	0.6/0	CDAR
539	S	SFR/D	219107114DA	53595 Via Dona	LQ	313	STD	\$3,900,000	\$999.23	4/4,0,1,0	3903/A	2007/ASR	13,504/0.31	CDAR
540	S	SFR/D	219103879DA	80215 Via Mirasol	LQ	313	STD	\$5,000,000	\$886.05	5/5,0,1,0	5643/A	2010/ASR	18,731/0.43	CDAR
541	S	SFR/D	219105479DA	74375 Quail Lakes DR	IW	325	STD	\$5,150,000	\$740.47	5/5,0,1,0	6955/A	1985/ASR	20,908/0.48	CDAR
542	S	SFR/D	219106222DA	52705 Humboldt Blvd	LQ	313	STD	\$5,153,750	\$1,060.66	5/5,0,1,0	4859/A	2012/ASR	27,878/0.64	CDAR
543	S	SFR/D	219106721PS	75770 Topaz LN	IW	325	STD	\$5,170,000	\$1,356.96	4/4,0,1,0	3810/A	1964/ASR	25,700/0.59	CDAR
544	S	SFR/D	219104847DA	80637 Via Pessaro	LQ	313	STD	\$5,175,000	\$980.11	4/4,0,2,0	5280/A	2006/ASR	14,810/0.34	CDAR
545	S	SFR/D	219090226DA	47301 Las Cascadas CT	IW	325	STD	\$6,000,000	\$516.53	6/6,0,1,0	11616/A	1988/ASR	41,382/0.95	CDAR
546	S	SFR/D	219101531DA	53675 Pike PL	LQ	313	STD	\$10,300,000	\$1,669.64	4/4,0,1,0	6169/OTH	2022/BLD	20,473/0.47	CDAR

Search Criteria

Property Type is 'Residential'
Standard Status is 'Closed'
Contract Status Change Date is 03/24/2024 to 02/23/2024
Property Sub Type is 'Single Family Residence'
County Or Parish is 'Riverside'
City is not one of 15 selections
Selected 546 of 546 results.

APPENDIX K

SURVEY

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Riverside County 2024-2025 Community Needs Survey

INTRODUCTION

Purpose of the Community Needs Survey – Each year, Riverside County receives about \$10,000,000 from Federal Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) Programs. These Programs support community development activities to build stronger and more resilient neighborhoods, principally for persons of low- to moderate-income.

As part of its five-year planning process, Riverside County HWS would like your input on the use of CDBG, HOME, and ESG funds. Your feedback will help inform decisions about the County’s investments in its communities. The survey should take less than 10 minutes to complete.

Questions with an asterisk (*) require a response.

***1. Please choose your primary relationship to Riverside County.** (check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Resident (I live here) | <input type="checkbox"/> Student (I go to school here) |
| <input type="checkbox"/> Employee (I work here) | <input type="checkbox"/> Business Owner (I own a business here) |
| <input type="checkbox"/> Other (please specify) _____ | |

***2. In what Riverside County ZIP code do you spend most of your time (live, work, study, etc.)?**

NEEDS ASSESSMENT RANKING

***3. Please rank your overall priorities for your Riverside County community.** You will have the opportunity to select specific projects and services in later questions.

1 = Highest Priority

5 = Lowest Priority

_____**Business and Job Opportunities:** training for people who need jobs, small business loans, coaching for small business owners

_____**Community Services:** access to health and mental health care, homeless services, services for children, services for the elderly, crime prevention programs, substance abuse programs

_____**Housing:** new affordable rental units, home repair, down payment assistance, prevention of discrimination, eviction prevention

_____**Public Facilities:** libraries, parks, senior centers, youth centers

_____**Public Improvements:** street and sidewalk repairs, water and sewer improvements, trash removal, graffiti removal

NEEDS ASSESSMENT – HOUSING

4. Please select **up to three (3) housing issues** most in need of attention in your Riverside County community:

- Increase Affordable Rental Housing for **Families**
- Increase Affordable Rental Housing for **Seniors**
- Increase Affordable Rental Housing for **Farm Workers**
- Increase Affordable Housing with Supportive Services for **People with Disabilities**
- Increase Affordable Housing with Supportive Services for **Homeless Individuals and Families**
- Eviction Prevention and Renters Rights Assistance**
- Assistance to **Repair and Modernize Public and Affordable Rental Housing**
- Assistance for Qualifying Homeowners to **Repair Issues with Homes**
- Affordable First-Time Homebuyer Assistance:** Counseling, Down Payments, Closing Costs
- Increase Available Housing for **People Using Section 8 Housing Choice Vouchers**
- Increase Available Housing for **People with Low Credit Scores or a Previous Eviction**
- Assistance for **Energy Efficiency Upgrades** to Reduce Utility Bills
- Short-Term **Assistance with Rent/Mortgage/Utility Payments**

(Optional) Please comment on your choices, or a housing issue not listed:

NEEDS ASSESSMENT – COMMUNITY SERVICES

5. Please select **up to three (3) community services** most in need of attention in your community.

- Healthcare Services:** preventative/primary care, prescription drug services, dental and vision care, HIV/AIDS services
- Children’s/Youth Services:** childcare, after school activities, tutoring, mentoring, early childhood education
- Senior Services:** meal services, homecare assistance, nursing home services, recreational or social opportunities
- Mental Health Services:** counseling and evaluation, psychiatric care, in-patient programs, support groups
- Substance Abuse Services:** prevention and education, treatment, recovery programs
- Homeless Services:** transitional shelters, permanent supportive housing placement, meals, clothing resources
- Services for Victims of Domestic Violence and Neglect:** family shelters, counseling
- Crime Prevention and Awareness Programs**
- Services for Disabled People:** vocational/self-sufficiency programs, rehabilitation, adult day care, transportation
- Emergency Assistance Services:** access to food pantries, homelessness prevention
- Services for Immigrants, Refugees, and/or Non-English Speakers**
- Employment Services:** training and referral programs, English as a Second Language (ESL) classes, adult literacy, high school equivalency and college preparation, adult/juvenile detention discharge counseling

(Optional) Please comment on your choices, or a service need not listed:

NEEDS ASSESSMENT – PUBLIC IMPROVEMENTS AND FACILITIES

6. Please select **up to three public improvements** most in need of attention in your community.

- Improving Water, Sewer, and Drainage Infrastructure
- Improving Sidewalks, including Access for Disabled People
- Improving Streets
- Improving Street Lighting
- Improving Public Transportation

(Optional) Please comment on your choices, or a public improvement not listed:

7. Select **up to two priorities for public facility funding** in your Riverside County community.

- Parks, Playgrounds, and Recreational Areas
- Libraries
- Senior Centers
- Youth/Childcare Centers
- Public Schools
- Healthcare Centers

(Optional) Please comment on your choices, or a type of public facility not listed:

ADDITIONAL INFORMATION

8. **In the past month, what has been your housing situation?**

- Renting a house
- Renting an apartment
- Homeowner
- Staying in the house/apartment of a friend or family member
- Staying in a homeless shelter
- Homeless with no fixed shelter
- Other (please specify): _____

9. **How many people usually live in your household?**

- 1
- 2
- 3
- 4
- 5 or more

10. **What best describes your household?** (children are under 18, adults are 18 and older)

- Single Adult
- Single Parent with One or More Children
- Two Parents with One or More Children
- Two or More Adults with No Children
- Multiple Generations of One Family
- Multiple Unrelated Families

Other (please specify):

11. **Do you spend more than 30% of your monthly income on housing expenses?** (rent/mortgage + utilities)

- Yes
- No
- I don't know

(Optional) Would you like to explain your answer? Please comment here:

DEMOGRAPHIC INFORMATION (*OPTIONAL*)

While optional, the following questions are crucial for helping Riverside County determine the needs of its residents. *Answers provided cannot and will not be used to identify anyone who participates in this survey.*

12. What is your age?

- 17 or younger 18 to 24 25 to 34 35 to 44 45 to 54 55 to 64
 65 to 74 75 or older

13. What gender do you identify as? (check all that apply)

- Male Female Transgender Non-Binary I decline to say
 Another gender identity (please specify):

14. What is your race and/or ethnicity? (check all that apply)

- American Indian or Alaska Native Asian Black or African American Hispanic or Latino
 Middle Eastern or North African Native Hawaiian or Other Pacific Islander White
 Other (please specify): _____

15. Do any of the following describe you or a member of your family? (check all that apply)

- Disabled Person Military Veteran Aged 65+ LGBTQIA Person
 Homeless or Formerly Homeless Person First-Generation Immigrant or Refugee
 Formerly Incarcerated Person Low- or Moderate-Income Person
 Single Parent or Grandparent Raising Grandchildren

16. What level of education have you completed?

- Less than High School High School Diploma/Equivalency Some College
 Bachelor's Degree Some Graduate School Advanced/Professional Degree

17. What is your employment status?

- Full-Time Employee Part-Time Employee Self-Employed Retired
 Unemployed and Seeking Work Unemployed and Not Seeking Work

CONTACT INFORMATION (OPTIONAL)

18. If you would like to receive additional information from the Riverside County Development Authority regarding its CDBG, HOME, and ESG investments, please enter your contact information.

Name	
Company	
Address	
Address 2	
City/Town	
State/Province	
ZIP/Postal Code	
Email Address	
Phone Number	

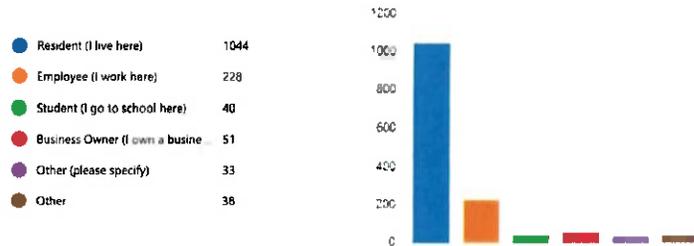
Riverside County 2024-2025 Community Needs Survey

1125
Responses

101:19
Average time to complete

Active
Status

1. * Please choose your primary relationship to Riverside County. (check all that apply)



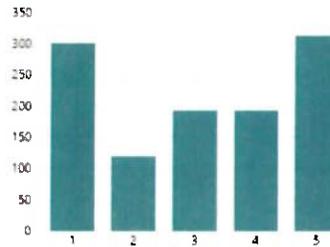
2. In what Riverside County ZIP code do you spend most of your time (live, work, study, etc.)?

1125
Responses

Latest Responses
"92571"
"92544"
"92236"

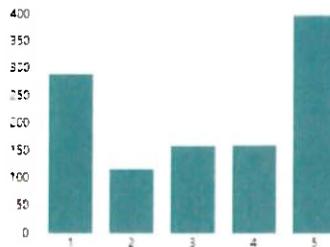
3. **Business and Job Opportunities:** training for people who need jobs, small business loans, coaching for small business owners

3.09
Average Rating



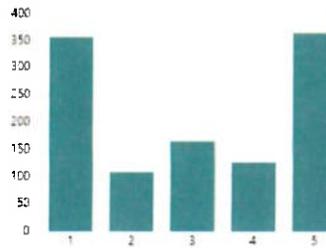
4. **Community Services:** access to health and mental health care, homeless services, services for children, services for the elderly, crime prevention programs, substance abuse programs

3.23
Average Rating



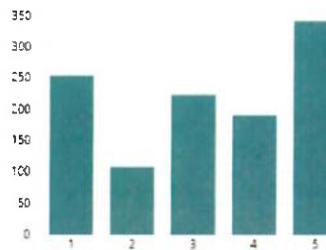
5. **Housing:** new affordable rental units, home repair, down payment assistance, prevention of discrimination, eviction prevention

3.03
Average Rating



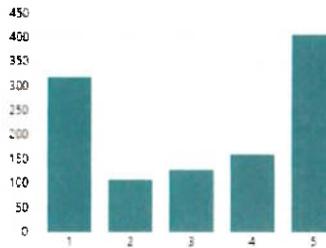
6. **Public Facilities:** libraries, parks, senior centers, youth centers

3.23
Average Rating



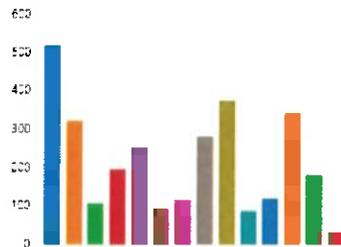
7. **Public Improvements:** street and sidewalk repairs, water and sewer improvements, trash removal, graffiti removal

3.20
Average Rating



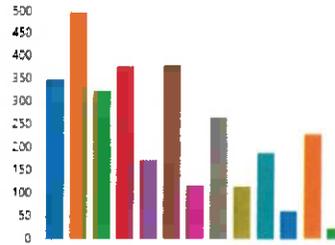
8. Please select **up to three (3) housing issues** most in need of attention in your Riverside County community:

- Increase Affordable Rental Hous... 518
- Increase Affordable Rental Hous... 324
- Increase Affordable Rental Hou... 106
- Increase Affordable Housing wit... 196
- Increase Affordable Housing wit... 253
- Eviction Prevention and Renters'... 92
- Assistance to Repair and Moder... 115
- Assistance for Qualifying Home... 283
- Affordable First-Time Homebuy... 374
- Increase Available Housing for P... 87
- Increase Available Housing for P... 119
- Assistance for Energy Efficiency... 343
- Short-Term Assistance with Rent... 182
- Other 32



9. Please select up to three (3) community services most in need of attention in your community.

Healthcare Services: preventativ...	349
Children's/Youth Services: childc...	497
Senior Services: meal services, h...	325
Mental Health Services: counseli...	377
Substance Abuse Services: prev...	173
Homeless Services: transitional s...	380
Services for Victims of Domestic...	117
Crime Prevention and Awareness...	266
Services for Disabled People: vo...	116
Emergency Assistance Services: ...	190
Services for Immigrants, Refuge...	62
Employment Services: training a...	230
Other	24



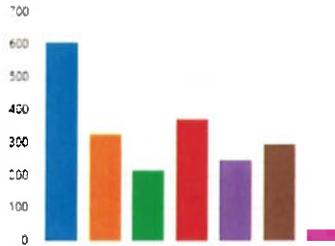
10. Please select up to three public improvements most in need of attention in your community.

Improving Water, Sewer, and Dr...	545
Improving Sidewalks, including ...	612
Improving Streets	825
Improving Street Lighting	576
Improving Public Transportation	302
Other	55



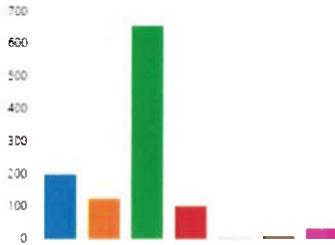
11. Select up to two priorities for public facility funding in your Riverside County community.

Parks, Playgrounds, and Recreati...	607
Youth/Childcare Centers	327
Libraries	215
Public Schools	372
Senior Centers	246
Healthcare Centers	295
Other	33



12. In the past month, what has been your housing situation?

Renting a house	198
Renting an apartment	126
Homeowner	655
Staying in the house/apartment	102
Staying in a homeless shelter	4
Homeless with no fixed shelter	9
Other	31



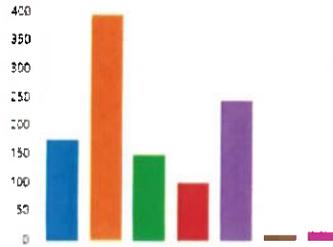
13. How many people usually live in your household?

1	143
2	253
3	188
4	237
5 or more	281



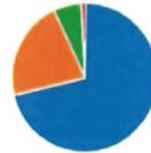
14. What best describes your household? (children are under 18, adults are 18 and older)

Single Adult	176
Two Parents with One or More ...	395
Multiple Generations of One Fa	150
Single Parent with One or More	100
Two or More Adults with No Chi	246
Multiple Unrelated Families	10
Other	16



15. Do you spend more than 30% of your monthly income on housing expenses? (rent/mortgage + utilities)

Yes	783
No	240
I don't know	67
Other	11



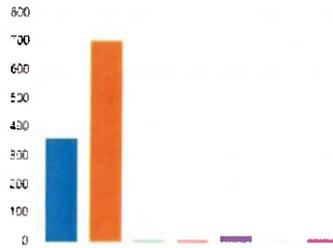
16. What is your age?

17 or younger	10
18 to 24	45
25 to 34	197
35 to 44	264
45 to 54	201
55 to 64	199
65 to 74	141
75 or older	48



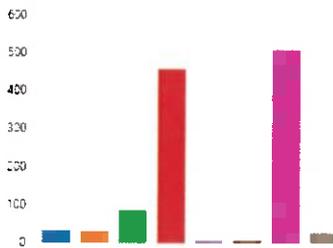
17. What gender do you identify as? (check all that apply)

Male	361
Female	705
Transgender	5
Non-Binary	5
I decline to say	23
Another gender identity (please ...	3
Other	11



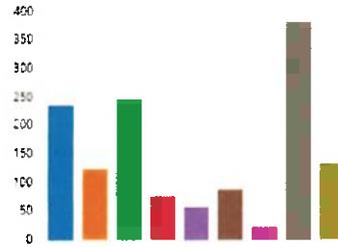
18. What is your race and/or ethnicity? (check all that apply)

American Indian or Alaska Native	34
Asian	32
Black or African American	66
Hispanic or Latino	458
Middle Eastern or North African	6
Native Hawaiian or Other Pacific ...	8
White	508
Other	27



19. Do any of the following describe you or a member of your family? (check all that apply)

Disabled Person	235
Military Veteran	124
Aged 65+	246
LGBTQIA Person	75
Homeless or Formerly Homeless	58
First-Generation Immigrant or R	88
Formerly Incarcerated Person	22
Low- or Moderate-Income Person	382
Single Parent or Grandparent Ra	133



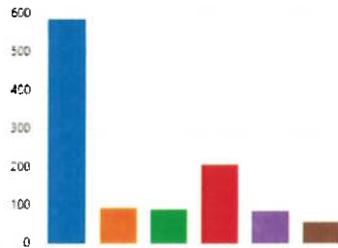
20. What level of education have you completed?

Less than High School	54
High School Diploma/Equivalency	264
Some College	416
Bachelor's Degree	238
Some Graduate School	44
Advanced/Professional Degree	154



21. What is your employment status?

Full-Time Employee	584
Part-Time Employee	93
Self-Employed	89
Retired	206
Unemployed and Seeking Work	85
Unemployed and Not Seeking	56



22. Full Name

361 Responses

Latest Responses
"Ivan Avila"

23. Enter Home/Business Address: City/Town, State & Zip Code

338 Responses

Latest Responses
"125 Oaktree Dr/ Perris / CA / 92571"

24. Email Address

329 Responses

Latest Responses
"avilai13579@gmail.com"

25. Phone Number

288 Responses

Latest Responses
"9515756492"

Encuesta de necesidades de la comunidad del condado de Riverside 2024-2025

INTRODUCCIÓN

Propósito de la Encuesta de Necesidades de la Comunidad: cada año, el Condado de Riverside recibe alrededor de \$ 10,000,000 de los Programas Federales de Subvenciones en Bloque para el Desarrollo Comunitario (CDBG), Asociaciones de Inversión HOME (HOME) y Subvenciones para Soluciones de Emergencia (ESG). Estos programas apoyan actividades de desarrollo comunitario para construir vecindarios más fuertes y resistentes, principalmente para personas de ingresos bajos a moderados.

Como parte de su proceso de planificación de cinco años, el HWS del Condado de Riverside desea conocer su opinión sobre el uso de los fondos CDBG, HOME y ESG. Sus comentarios ayudarán a informar las decisiones sobre las inversiones del Condado en sus comunidades. La encuesta debe tardar menos de 10 minutos en completarse.

Las preguntas con asterisco (*) requieren una respuesta.

***1. Elija su relación principal con el condado de Riverside.** (marque todo lo que corresponda)

- Residente (Vivo aquí) Estudiante (voy a la escuela aquí)
 Empleado (trabajo aquí) Propietario del negocio (soy dueño de un negocio aquí)
 Otro (especifíquese) _____

***2. ¿En qué código postal del condado de Riverside pasa la mayor parte de su tiempo (vivir, trabajar, estudiar, etc.)?**

RANKING DE EVALUACIÓN DE NECESIDADES

***3. Por favor, clasifique sus prioridades generales para su comunidad del Condado de Riverside.** Tendrá la oportunidad de seleccionar proyectos y servicios específicos en preguntas posteriores.

**1 = Prioridad más
alta 5 = Prioridad
más baja**

_____ **Oportunidades de negocio y empleo:** capacitación para personas que necesitan trabajo, préstamos para pequeñas empresas, entrenamiento para propietarios de pequeñas empresas

_____ **Servicios comunitarios:** acceso a la atención de salud y salud mental, servicios para personas sin hogar, servicios para niños, servicios para ancianos, programas de prevención del delito, programas de abuso de sustancias

_____ **Vivienda:** nuevas unidades de alquiler asequibles, reparación del hogar, asistencia para el pago inicial, prevención de la discriminación,
Prevención de desalojos

_____ **Instalaciones públicas:** bibliotecas, parques, centros para personas mayores, centros juveniles

_____ **Mejoras públicas:** Reparaciones de calles y aceras, mejoras de agua y alcantarillado, eliminación de basura, graffiti
eliminación

EVALUACIÓN DE NECESIDADES – VIVIENDA

4. Seleccione **hasta tres (3) problemas de vivienda** que más necesitan atención en su comunidad del Condado de Riverside:

- Aumentar las viviendas de alquiler asequibles para las **familias**
- Aumentar las viviendas de alquiler asequibles para **personas mayores**
- Aumentar las viviendas de alquiler asequibles para **los trabajadores agrícolas**
- Aumentar la vivienda asequible con servicios de apoyo para **personas con discapacidades**
- Aumentar la vivienda asequible con servicios de apoyo para **personas y familias sin hogar**
- Prevención de desalojos y asistencia para los derechos de los inquilinos**
- Asistencia para **reparar y modernizar viviendas públicas y asequibles de alquiler**
- Asistencia para propietarios de viviendas calificados para **reparar problemas con las casas**
- Asistencia asequible para compradores de vivienda por primera vez:** asesoramiento, pagos iniciales, costos de cierre
- Aumentar la vivienda disponible para **las personas que usan vales de elección de vivienda de la Sección 8**
- Aumentar la vivienda disponible para **personas con puntajes de crédito bajos o un desalojo previo**
- Asistencia para **mejoras de eficiencia energética** para reducir las facturas de servicios públicos
- Asistencia a corto plazo **con pagos de alquiler/hipoteca/servicios públicos**

(Opcional) Por favor, comente sobre sus opciones, o un problema de vivienda no listado:

EVALUACIÓN DE NECESIDADES – SERVICIOS COMUNITARIOS

5. Seleccione **hasta tres (3) servicios comunitarios** que más necesiten atención en su comunidad.

- Servicios de atención médica:** atención preventiva / primaria, servicios de medicamentos recetados, atención dental y de la vista, servicios de VIH / SIDA
- Servicios para niños y jóvenes:** cuidado de niños, actividades después de la escuela, tutoría, tutoría, educación de la primera infancia
- Servicios para personas mayores:** servicios de comidas, asistencia en el hogar, servicios en hogares de ancianos, oportunidades recreativas o sociales
- Servicios de salud mental:** asesoramiento y evaluación, atención psiquiátrica, programas para pacientes hospitalizados, grupos de apoyo
- Servicios de abuso de sustancias:** prevención y educación, tratamiento, programas de recuperación
- Servicios para personas sin hogar:** refugios transitorios, colocación permanente de vivienda de apoyo, comidas, recursos de ropa
- Servicios para víctimas de violencia doméstica y negligencia:** refugios familiares, asesoramiento
- Programas de prevención y concientización sobre el delito**
- Servicios para personas discapacitadas:** programas vocacionales / autosuficientes, rehabilitación, cuidado diurno para adultos, transporte
- Servicios de asistencia de emergencia:** acceso a despensas de alimentos, prevención de personas sin hogar
- Servicios para inmigrantes, refugiados y/o personas que no hablan inglés**
- Servicios de empleo:** programas de capacitación y referencia, clases de inglés como segundo idioma (ESL), adultos alfabetización, equivalencia de escuela secundaria y preparación universitaria, asesoramiento para adultos / jóvenes

(Opcional) Por favor, comente sobre sus opciones, o un servicio no necesita ser listado:

EVALUACIÓN DE NECESIDADES: MEJORAS E INSTALACIONES PÚBLICAS

6. Seleccione **hasta tres mejoras públicas** que más necesiten atención en su comunidad.

- Mejora de la infraestructura de agua, alcantarillado y drenaje
- Mejorar las aceras, incluido el acceso para personas discapacitadas
- Mejorando las calles
- Mejora del alumbrado público
- Mejorar el transporte público

(Opcional) Por favor, comente sobre sus opciones, o una mejora pública no enumerada:

7. Seleccione **hasta dos prioridades para el financiamiento de instalaciones públicas** en su comunidad del Condado de Riverside.

- Parques, áreas de juego y áreas recreativas
- Bibliotecas
- Centros para Personas Mayores
- Centros de cuidado juvenil/infantil
- Escuelas Públicas
- Centros de Salud

(Opcional) Por favor, comente sobre sus opciones, o un tipo de instalación pública no enumerada:

INFORMACIÓN ADICIONAL

8. En el último mes, ¿cuál ha sido su situación de vivienda?

- Alquilar una casa
- Alquilar un apartamento
- Propietario
- Alojarse en la casa/apartamento de un amigo o familiar
- Permanecer en un refugio para personas sin hogar
- Personas sin hogar sin refugio fijo
- Otro (sírvase especificar): _____

9. ¿Cuántas personas suelen vivir en su hogar?

- 1
- 2
- 3
- 4
- 5 o más

10. ¿Qué es lo que mejor describe su hogar? (los niños son menores de 18 años, los adultos tienen 18 años o más)

- Soltero Adulto
- Padre soltero con uno o más hijos
- Dos padres con uno o más hijos
- Dos o más adultos sin niños
- Múltiples generaciones de una familia relacionadas
- Múltiples familias no relacionadas

Otros (especifíquese):

11. ¿Gasta más del 30% de sus ingresos mensuales en gastos de vivienda? (alquiler/hipoteca + servicios públicos)

- Sí
- No
- No sé

(Opcional) ¿Te gustaría explicar tu respuesta? Por favor, comente aquí:

INFORMACIÓN DEMOGRÁFICA (OPCIONAL)

Si bien son opcionales, las siguientes preguntas son cruciales para ayudar al Condado de Riverside a determinar las necesidades de sus residentes. *Las respuestas proporcionadas no pueden y no serán utilizadas para identificar a nadie que participe en esta encuesta.*

12. ¿Cuántos años tienes?

- 17 años o menos 18 a 24 25 a 34 35 a 44 45 a 54 55 a 64
 65 a 74 75 años o más

13. ¿Con qué género te identificas? (marque todo lo que corresponda)

- Masculino Hembra Transgénero No binario Me niego a decir
 Otra identidad de género (sírvese especificar):

14. ¿Cuál es su raza y/o etnia? (marque todo lo que corresponda)

- Indio americano o nativo de Alaska Asiático Negro o afroamericano Hispano o Latino
 Oriente Medio o África del Norte Nativo de Hawái u otro isleño del Pacífico Blanco
 Otros (especifíquese): _____

15. ¿Alguna de las siguientes opciones lo describe a usted o a un miembro de su familia? (marque todo lo que corresponda)

- Persona discapacitada Veterano militar Edad 65+ Persona LGBTQIA
 Persona sin hogar o anteriormente sin hogar Inmigrante o refugiado de primera generación
 Persona anteriormente encarcelada Persona de ingresos bajos o moderados
 Padre soltero o abuelo criando nietos

16. ¿Qué nivel de educación has completado?

- Menos que la escuela secundaria Diploma de escuela secundaria / equivalencia
 Algo de universidad
 Título de grado Algunas escuelas de posgrado Grado Avanzado/Profesional

17. ¿Cuál es su situación laboral?

- Empleado a tiempo completo Empleado a tiempo parcial Autónomo Jubilado
 Desempleados y en busca de trabajo Desempleados y que no buscan trabajo

INFORMACIÓN DE CONTACTO (OPCIONAL)

18. Si desea recibir información adicional de la Autoridad de Desarrollo del Condado de Riverside con respecto a sus inversiones CDBG, HOME y ESG, ingrese su información de contacto.

Nombre	
Compañía	
Dirección	
Dirección 2	
Ciudad/Pueblo	
Estado/Provincia	
Código postal	
Dirección de correo electrónico	

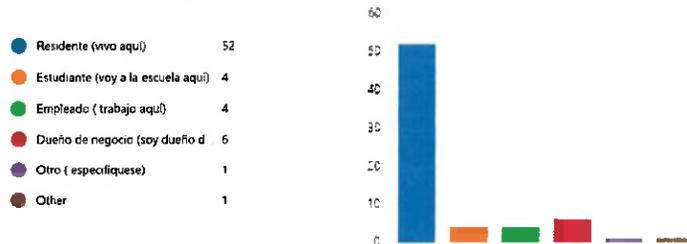
Condado de Riverside 2024-2025 Encuesta de necesidades de la comunidad

55
Responses

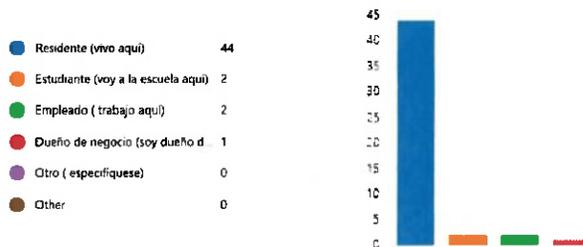
23:43
Average time to complete

Active
Status

1. *Elija su relación principal con el condado de Riverside. (marque todo lo que corresponda)



2. *Elija su relación principal con el condado de Riverside. (marque todo lo que corresponda)



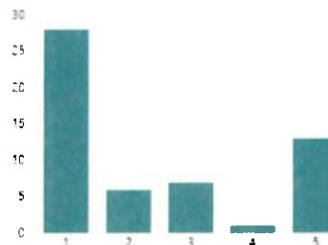
3. ¿En qué código postal del condado de Riverside pasa la mayor parte de su tiempo (vivir, trabajar, estudiar, etc.)?

55
Responses

Latest Responses
92596
92596
92596

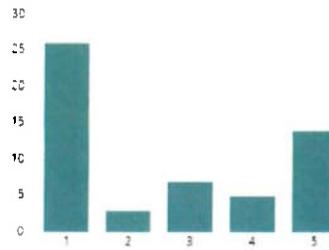
4. Oportunidades de negocios y empleo: capacitación para personas que necesitan trabajo, préstamos para pequeñas empresas , entrenamiento para propietarios de pequeñas empresas

2.36
Average Rating



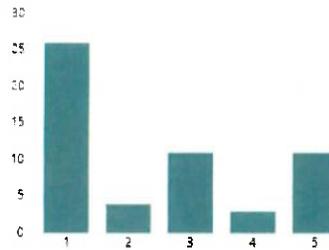
5. **Servicios comunitarios:** acceso a atención médica y de salud mental, servicios para personas sin hogar, servicios para niños, servicios para ancianos, programas de prevención del delito, programas de abuso de sustancias

2.60
Average Rating



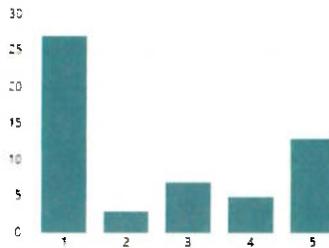
6. **Vivienda:** nuevas unidades de alquiler asequibles, reparación del hogar, asistencia para el pago inicial, prevención de la discriminación, Prevención de desalojos

2.44
Average Rating



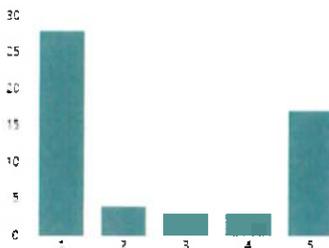
7. **Instalaciones públicas:** bibliotecas, parques, centros para personas mayores, centros juveniles

2.53
Average Rating



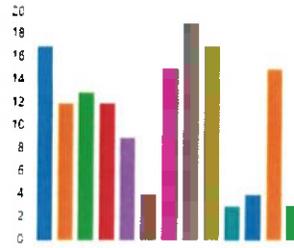
8. **Mejoras públicas:** reparaciones de calles y aceras, mejoras de agua y alcantarillado, eliminación de basura, graffiti eliminación

2.58
Average Rating



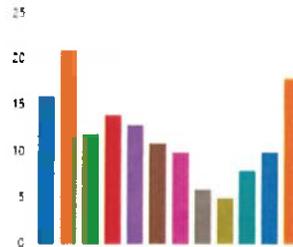
9. Seleccione **hasta tres (3) problemas de vivienda** que más necesitan atención en su comunidad del Condado de Riverside:

- Aumentar la vivienda de alquiler... 17
- Aumentar las viviendas de alquiler... 12
- Aumentar las viviendas de alquiler... 13
- Aumentar la vivienda asequible... 12
- Aumentar la vivienda asequible... 9
- Prevención de desalojos y asistencia... 4
- Asistencia para reparar y modernizar... 15
- Asistencia para propietarios de viviendas... 19
- Asistencia asequible para comprar... 17
- Aumentar la vivienda disponible... 3
- Aumentar la vivienda disponible... 4
- Asistencia para mejoras de eficiencia... 15
- Asistencia a corto plazo con pago... 3
- (Opcional) Por favor, comente sus comentarios... 0
- Other... 0



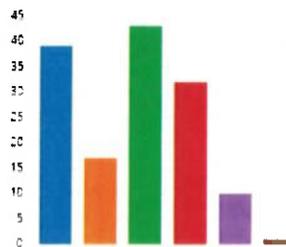
10. Seleccione **hasta tres (3) servicios comunitarios** que más necesitan atención en su comunidad.

- Servicios de atención médica... 16
- Servicios para niños y jóvenes... 21
- Servicios para personas mayores... 12
- Servicios de salud mental... 14
- Servicios de abuso de sustancias... 13
- Servicios para personas sin hogar... 11
- Servicios para víctimas de violencia... 10
- Programas de prevención y control... 6
- Servicios para personas discapacitadas... 5
- Servicios de asistencia de emergencia... 8
- Servicios para inmigrantes, refugiados... 10
- Servicios de empleo... programas... 16
- (Opcional) Por favor, comente sus comentarios... 0
- Other... 0



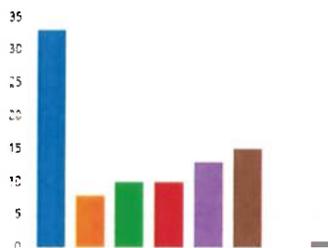
11. Seleccione **hasta tres mejoras públicas** que más necesitan atención en su comunidad.

- Mejora de la infraestructura de... 39
- Mejorar las aceras, incluido el acceso... 17
- Mejorando las calles... 43
- Mejora del alumbrado público... 32
- Mejorar el transporte público... 10
- (Opcional) Por favor, comente sus comentarios... 1
- Other... 0

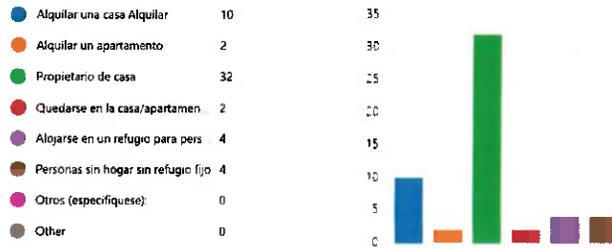


12. Seleccione **hasta dos prioridades para el financiamiento de instalaciones públicas** en su comunidad del Condado de Riverside.

- Parques, Parques Infantiles y Árboles... 33
- Centros de cuidado juvenil/infantil... 8
- Bibliotecas... 10
- Escuelas públicas... 10
- Centros para Personas Mayores... 13
- Centros de salud... 15
- (Opcional) Por favor, comente sus comentarios... 0
- Other... 1



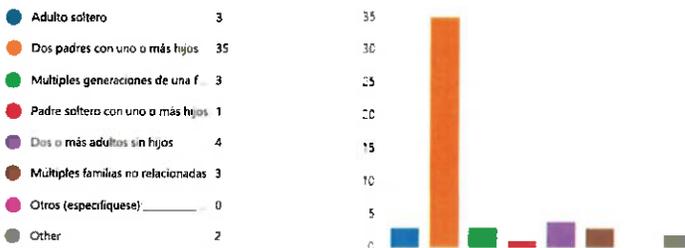
13. En el último mes, ¿cuál ha sido su situación de vivienda?



14. ¿ Cuántas personas suelen vivir en su hogar?



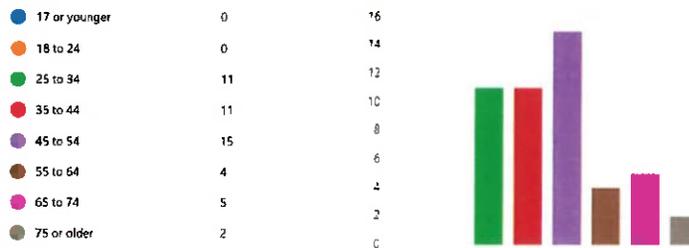
15. What best describes your household? (children are under 18, adults are 18 and older)



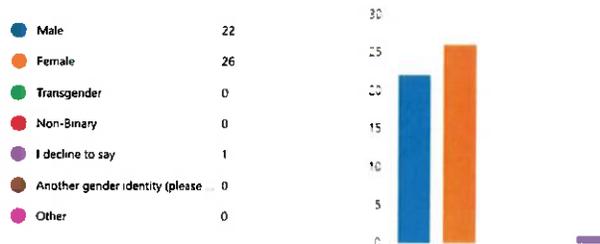
16. ¿ Gasta más del 30% de sus ingresos mensuales en gastos de vivienda? (alquiler/hipoteca + servicios públicos)



17. What is your age?



18. What gender do you identify as? (check all that apply)



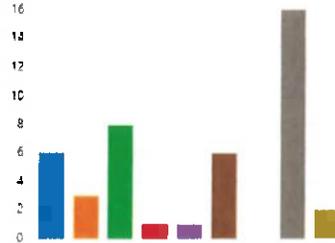
19. What is your race and/or ethnicity? (check all that apply)

American Indian or Alaska Native	0	50
Asian	0	45
Black or African American	0	40
Hispanic or Latino	49	35
Middle Eastern or North African	0	25
Native Hawaiian or Other Pacific	0	20
White	0	15
Other	0	10
		5
		0



20. Do any of the following describe you or a member of your family? (check all that apply)

Disabled Person	6
Military Veteran	3
Aged 65+	8
LGBTQIA Person	1
Homeless or Formerly Homeless	1
First-Generation Immigrant or R.	6
Formerly Incarcerated Person	0
Low- or Moderate-Income Person	16
Single Parent or Grandparent Ra	2



21. What level of education have you completed?

Less than High School	10
High School Diploma/Equivalency	16
Some College	6
Bachelor's Degree	1
Some Graduate School	7
Advanced/Professional Degree	7



22. What is your employment status?

Full-Time Employee	24
Part-Time Employee	4
Self-Employed	7
Retired	4
Unemployed and Seeking Work	4
Unemployed and Not Seeking	3



23. Full Name

20 Responses

Latest Responses
"Salvador Flores"

24. Enter Home/Business Address City/Town, State & Zip Code

17 Responses

Latest Responses
"33125 Gough St. Winchester Ca 92596"

25. Email Address

15
Responses

Latest Responses
"salvadorf88.sf@gmail.com"

26. Phone Number

10
Responses

Latest Responses

APPENDIX L

CITY PRIORITY NEEDS

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CITY OF BANNING PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Affordable First-Time Homebuyer Assistance
Increase Affordable Housing
Childrens and Youth Services
Crime Prevention and Awareness
Infrastructure Improvements Streets, Sidewalks, Utilities

CITY OF BEAUMONT PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Childrens and Youth Services
Crime Prevention and Awareness
Senior Services
Infrastructure Improvements Streets, Sidewalks, Utilities

CITY OF BLYTHE PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Mental Health Services
Childrens and Youth Services
Healthcare Services
Senior Services

CITY OF COACHELLA PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Childrens and Youth Services
Infrastructure Improvements Streets, Sidewalks, Utilities
Parks, Playgrounds, and Recreation Areas
Healthcare Services

<p align="center">CITY OF CALIMESA PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029</p>
<p align="center">Increase Affordable Housing</p>
<p align="center">Childrens and Youth Services</p>
<p align="center">Emergency Assistance Services</p>
<p align="center">Mental Health Services</p>
<p align="center">Infrastructure Improvements Streets, Sidewalks, Utilities</p>

<p align="center">CITY OF DESERT HOT SPRINGS PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029</p>
<p align="center">Increase Affordable Housing</p>
<p align="center">Childrens and Youth Services</p>
<p align="center">Healthcare and Senior Services</p>
<p align="center">Infrastructure Improvements Streets, Sidewalks, Utilities</p>
<p align="center">Parks, Playgrounds, and Recreation Areas</p>

CITY OF EASTVALE PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Childrens and Youth Services
Senior Services
Infrastructure Improvements Streets, Sidewalks, Utilities
Parks, Playgrounds, and Recreation Areas

CITY OF LA QUINTA PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Healthcare Services
Infrastructure Improvements Streets, Sidewalks, Utilities
Mental Health Services
Youth and Childcare Centers

CITY OF NORCO PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Healthcare Services
Crime Prevention and Awareness
Infrastructure Improvements Streets, Sidewalks, Utilities
Senior Centers

CITY OF SAN JACINTO PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029
Increase Affordable Housing
Infrastructure Improvements Streets, Sidewalks, Utilities
Homeless Services
Children and Youth Services
Healthcare Services

**CITY OF WILDOMAR
PRIORITY COMMUNITY DEVELOPMENT NEEDS 2024-2029**

Infrastructure Improvements Streets, Sidewalks, Utilities

Senior Centers

Childrens and Youth Services

Senior Services

Assistance for Energy Efficiency Upgrades

APPENDIX M

CONTINUATION OF SECTIONS

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APPENDIX N

CITIZEN PARTICIPATION SURVEY

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COUNTY OF RIVERSIDE

CITIZEN PARTICIPATION PLAN

24 CFR Part 91.105

**FIVE-YEAR CONSOLIDATED PLAN
2024-2029**

JULY 2024

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CITIZEN PARTICIPATION PLAN

I. INTRODUCTION

On February 5, 1988, the President signed into law the Housing and Community Development Act of 1987, which, among its many provisions, requires jurisdictions to develop and follow a written Citizen Participation Plan. The Riverside County Citizen Participation Plan is intended to ensure full citizen participation in the Riverside County Urban County program. All community development, housing, and emergency shelter activities, either proposed or currently being implemented under the CDBG, ESG, and HOME programs, are governed by the provisions herein.

The following Citizen Participation Plan provides a framework and process for the County's consolidated planning efforts to comply with the citizen participation requirements of the U.S. Department of Housing and Urban Development (HUD). This Plan is prepared and implemented in accordance with the guidance provided in HUD Regulations *24 CFR Part 91.105*.

This Citizen Participation Plan supersedes and replaces all previous plans adopted or amended for the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

The County of Riverside receives annual grant funding from HUD for the CDBG, HOME, and ESG programs. The Citizen Participation Plan is a component of the five-year Consolidated Plan; each subsequent Annual Action Plan; each year's Consolidated Annual Performance and Evaluation Report (CAPER); the Assessment of Fair Housing Report, and any Substantial Amendments to the Consolidated Plan or its five Annual Action Plans. It is the policy of the County to ensure adequate citizen involvement, with particular emphasis on participation by low- and moderate-income persons, in the planning, implementation, and evaluation of its housing and community development programs.

II. The Citizen Participation Plan for the County of Riverside addresses each of the following elements:

A. Participation

It is the policy of the County of Riverside to encourage and facilitate the wide-range participation of residents, service providers, government agencies, special districts, the Continuum of Care, non-profits and foundations, community organizations, the faith-based community, and other stakeholders in the development of all CPD required consolidated planning documents including the Five-Year Consolidated Plan, annual Action Plans, Substantial Amendments, the Assessment of Fair Housing Report, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The primary purpose of the participation will be to identify needs, set priorities, allocate funding, and make program recommendations related to the consolidated planning process. The County shall provide for and encourage citizen participation with particular emphasis on low—and moderate-income persons, persons residing in predominantly low—and moderate-income

neighborhoods, persons residing in slums and blighted areas, and persons residing in areas where the use of CPD funds is being proposed.

The primary purpose and intent of HUD's CPD programs covered by this Citizen Participation Plan is to empower residents and improve communities by providing decent and affordable housing, a suitable living environment, and sustainable economic opportunities. The County encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. Note: Although the term "citizen" is used in the Citizen Participation Plan to be consistent with the statutory language (i.e., "Citizen Participation Plan"), Riverside County welcomes and solicits input from all County residents regardless of their citizenship or right-to-work status.

Meeting the Needs of Non-English-Speaking Persons

The County makes every effort to ensure that Limited English Proficient (LEP) persons have meaningful access to federally funded programs and services as is required under Title VI of the Civil Rights Act of 1964.

Throughout Riverside County's unincorporated areas, there are significant populations of monolingual, Spanish-speaking persons residing in many of the very low, low, and moderate-income communities. For local Citizen Participation (CP) meetings and other public events in areas with considerable non-English-speaking populations, translators can be provided, and meeting materials can be made available in both English and Spanish. Whenever feasible, the County also utilizes Spanish radio stations, websites, flyers, brochures, and newspapers to announce the schedule of CP meetings.

The County will consider reasonable requests from individuals and organizations to translate CPD-related documents and public notices in languages other than English or Spanish.

Access for Persons with Disabilities

It is the policy of Riverside County that there shall be no discrimination against persons because of race, religion, age, creed, color, sex, disability, sexual orientation, national origin, marital status, veteran's status or political belief or affiliation and that equal opportunity and access to facilities shall be available to all. The County is committed to providing equal access to its programs, services, and activities for persons with disabilities. Special accommodations or materials in alternative format, under the Americans with Disabilities Act, are available upon request. In addition, accommodations will be made upon request for attendees who are either visually or hearing impaired. Requests must be made at least 72 hours prior to the meeting. Later requests will be accommodated to the extent feasible. Please call the Clerk of the Board office at (951) 955-1069, from 8:00 a.m. to 5:00 p.m., Monday through Friday, or via email at: email:breasmith@rivco.org, or the ADA information line at (800) 514-0301 (*voice*) or (800) 514-0383 (*TTY*).

Access to Residents of Public and Assisted Housing

It is the policy of the County to encourage participation by residents in public and assisted (affordable) housing in the development of the Consolidated Plan and the Assessment of Fair Housing. We will work closely with the Housing Authority of the County of Riverside to insure participation of Section 8 tenants when seeking input under this Citizen Participation Plan.

B. Public Hearings

The County is required to conduct at least two public hearings per year to obtain the views and comments of residents, service providers, government agencies, and other stakeholders regarding the County's CPD-funded programs. The hearings generally address housing, social, and community development needs, proposed activities, and the review of program performance. The hearings will be conducted at a minimum of two different stages in the program year - at least one of these hearings must be held prior to the adoption of the proposed Consolidated Plan and/or annual One Year Action Plan. The second public hearing is conducted later in the year and focuses on the results reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER). On the day of the public hearing, comments may be submitted in writing or made orally to the Board of Supervisors at the public hearing.

The hearings will be held at times and locations convenient to potential and actual beneficiaries, with reasonable accommodation for persons with disabilities and non-English speaking residents.

The Cooperating Cities that participate in the County's CPD program are required to conduct their own Citizen Participation activities for their residents, especially low- and moderate-income residents. At a minimum, these cities will publicly notice and hold at least one public meeting (usually part of a city council meeting) to discuss proposed uses of the city's Community Planning and Development grant fund allocation. Cities are required to submit copies of public notices, agendas, and minutes of such meetings to the County as part of the annual CDBG application process.

C. Public Notices

All consolidated planning public hearings will be publicly noticed for a period not less than thirty (30) calendar days in advance of the hearing date and at the beginning of official public comment periods. The notices will be published either as public notices or advertisements in one or more newspapers of general circulation serving the community of affected citizens. In areas where the County has determined that there is a substantial non-English speaking population within its jurisdiction, the hearing notice will be published in English and in the appropriate language(s). The notices will provide details concerning the nature of the public hearing, applicable HUD regulations, date and time of the hearings, and other necessary information. Public notices will also be posted on the Riverside County Department of Housing And Workforce Soltuion's website at <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports> and www.harivco.org.

The County will also follow the above public noticing process for other "non-public hearing" CPD

related actions to be taken by the Board of Supervisors. These actions include Substantial Amendments to the Consolidated Plan or Action Plans.

D. Access to Meetings

It is the policy of the County to plan and conduct public meetings, also known as Citizen Participation (CP) meetings, related to the Consolidated Plan and annual Action Plans in unincorporated communities. These meetings shall be held at times and locations convenient to potential and actual program beneficiaries. In most cases, these CP meetings are conducted as part of regularly scheduled meetings of another community-based entity (e.g., Community Council or Municipal Advisory Council (MAC). It has been the County's experience that the use of an existing community-based forum for Citizen Participation Meetings ensures an acceptable turn-out of residents, service providers, government officials, and other stakeholders. Citizens are invited to attend the meetings to learn about the programs and services available to them, express their views on their community's housing and community development needs, prioritize community needs, and comment on prior program performance. Attendees are also given the opportunity to complete the Needs Assessment Surveys, provided in English and Spanish, during the meetings or return them later. Prior to the Public Meetings, county-wide notices are published in one or more newspapers of general circulation, in the appropriate languages, announcing the purpose, date, time, and location of the meetings. In addition, accommodations will be made upon request for attendees with disabilities.

E. Public Comments

It is the policy of the County to provide residents, service providers, government agencies, and other stakeholders a sufficient time period (not less than thirty (30) days) to review and comment on proposed consolidated plan, annual action plans, substantial amendments, and the Assessment of Fair Housing. All public notices advise and inform interested persons of the process to submit comments and obtain additional information regarding the proposed action. The County will accept comments delivered in writing, orally, faxed, or electronically. All CPD documents include a summary of all related comments received during the public comment period.

F. Strategic Plan Development

Public meetings and hearings will be held to provide information and to obtain the views, concerns, ideas, and thoughts of residents and service providers during the development of the Consolidated Plan. It is the County's intention that the meetings and hearing be held with representatives of participating cities, agencies, organizations, and interested persons. During the preparation of the Annual Action Plan, meetings are held to consider the Urban County Program's short-term regional strategy for the use of federal funds.

The following program information is provided to the public:

- a. The estimated amount of funds available to the Urban County Program for community

- development and housing activities;
- b. The eligible program activities that may be undertaken with these funds;
- c. The unincorporated areas and locations proposed for utilizing the available funding; and
- d. The proposed allocation of federal funds to participating non-profit organizations, Cities, and unincorporated areas, and basic eligible program categories and proposed funding allocations for local funding programs.

G. Substantial Amendments

From time to time, it may be necessary for the County to process a “substantial amendment” to the Five Year Consolidated Plan or the One Year Action Plans to allow for new CDBG, ESG, or HOME-funded, HOME-ARP activities; modification of existing activities; the acceptance and use of CPD Disaster Recovery funding, the acceptance and use of supplemental CPD funding under the CARES Act, or other CPD program administrative actions.

Any proposed amendment that is considered a “substantial amendment” is subject to the Citizen Participation process and requires formal action by the Board of Supervisors and approval by HUD. A thirty (30) day public notice is published to provide the opportunity for the public to review and comment on the proposed substantial amendments. The County will consider all comments or views received from the public concerning proposed substantial amendments in accordance with 24 CFR 91.105 (c)(3). A summary of these comments and views, including comments or views not accepted (and the reason why), shall be attached to the substantial amendment.

The County of Riverside is required by HUD **[24 CFR 91.505 (b)]** to identify the criteria to be used in determining if a proposed action will be considered a *Substantial Amendment*. The following criteria will be used by the County – if any one criterion applies, a substantial amendment will be required:

1. A new activity not previously listed and described in the Consolidated Plan/One-Year Action Plan;
2. When a proposal is made to amend the description of an existing activity in such a way that the newly described purpose, scope, location, or beneficiaries differ significantly from the original activity’s purpose, scope, location, or beneficiaries, or
3. An increase in the amount of CPD funds allocated to an existing activity when the following apply:
 - a. an increase in funding for a CDBG public service-type activity in an amount greater than \$500,000 or a 100% increase over the current funded amount, whichever is greater;
 - b. an increase in funding for an Emergency Solutions Grant activity in an amount greater than \$200,000, or a 100% increase over the current funded amount, whichever is greater; or

- c. an increase in the funding for other activities (public facility improvements, code enforcement, acquisition, program administration, etc.) in an amount greater than \$1,000,000, or a 100% increase over current funded amount, whichever is greater.
- d. an increase in the funding for HOME eligible activity in an amount greater than \$1,000,000, or a 100% increase over the current funded amount, whichever is greater.

In an effort to efficiently utilize the County's CPD funding, the County will consider the reprogramming of unspent CDBG, ESG, and HOME balances from completed and canceled CDBG, ESG, HOME, and HOME-ARP funded activities to other eligible activities. In the event that any of these "administrative" reprogramming actions fall under the "substantial amendment" criteria, the proposed actions are subject to the Citizen Participation process and require formal action by the Riverside County Board of Supervisors and approval by HUD.

The County will maintain and provide for public review a Reprogramming Action File that provides details for every reprogramming action (formal and administrative) taking place during the program year.

The County will submit Substantial Amendments to HUD on an annual basis including all pertinent documentation. Administrative reprogramming actions are not formally noticed to the public, nor submitted to HUD. However, documentation describing general changes and/or identifying specific changes will be included in the annual Consolidated Annual Performance and Evaluation Report (CAPER), which is made available to the public.

H. Amendment to Citizen Participation Plan

During the County's administration of the CPD programs, it may become necessary to amend the Citizen Participation Plan. All proposed amendments to the Citizen Participation Plan require thirty days of public notice, formal action by the Board of Supervisors, and approval by HUD.

I. Five-Year Assessment of Fair Housing

Riverside County will conform to the following procedure in drafting and adopting the Assessment of Fair Housing Report:

A. Plan Considerations:

During the development of the Five-Year Assessment of Fair Housing Report, Riverside County will consult the following groups/agencies to solicit their input on fair housing issues in the County:

- i. Fair Housing Organizations;
- ii. Other local governments;
- iii. Advocacy groups for special needs households;
- iv. Affordable housing providers;

- v. Banks and other financial institutions; and
- vi. Educational institutions.

To solicit input from these groups/agencies, various mechanisms may be utilized. These include telephone or personal interviews, mail surveys, and consultation workshops.

B. Plan Review and Comment:

The draft of the Assessment of Fair Housing Report (AFH) will be available for public review for 30 days before the Board of Supervisors considers it at a scheduled public hearing. During this period, the Department of Housing and Workforce Solutions (HWS) or designee will accept written comments. A summary of the comments received, written and verbal, will be attached to the Assessment of Fair Housing prior to submission to HUD. Copies will be made available following the process described in this section of this document.

C. Public Hearing:

The Board of Supervisors will conduct a public hearing to accept public comments on the draft of the Assessment of Fair Housing Report prior to approval and submission to HUD. The participating cities within The county's Urban County Program is not required to hold a public hearing, but it must at least present the Assessment of Fair Housing Report to its respective City Councils and inform the public of Riverside County's public comment period. Section II of this Citizen Participation Plan describes the process for publishing notices for and conducting public hearings.

D. Submittal to HUD:

Upon approval and adoption by the Board of Supervisors, the Assessment of Fair Housing Report will be incorporated into the Consolidated Plan and submitted to HUD for approval.

E. Document Access and Comments:

The approved Assessment of Fair Housing Report will be kept on file by the Department of Housing and Workforce Solutions (HWS) at 3403 10th St, Suite 300, Riverside, CA 92501, and online at <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports#2741959481-5196975> . It can also be made available to those requesting the plan.

J. Access to Information

The County shall provide opportunities for residents, public agencies, and other interested parties, including those most affected, with reasonable and timely access to information and records relating to the jurisdiction's consolidated plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan.

Standard documents will be available for public review at the Department of Housing and Workforce Solutions (HWS) current address location and the <https://rivcohws.org/community->

[and-housing-development/cdbg-program](#) website. These materials will also be available in a form accessible to persons with disabilities upon request. Comments, questions, or suggested amendments should be directed to the CDBG Program Administrator at RivCoCDBG@rivco.org.

Standard program documents that shall be made accessible for public review and comment throughout the preparation process include the proposed and final Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Report (CAPER), Substantial Amendments, Assessment of Fair Housing, and this Citizen Participation Plan.

It is the policy of the County of Riverside to maintain and provide access to all applicable and appropriate records pertaining to the administration of the CDBG, ESG, and HOME programs. Records retention is a component of the County's CPD Program File Management System. Accordingly, the County will maintain and provide access to documentation and records for a period of five (5) years. Current copies of all major documents related to the current Consolidated Plan and related Consolidated Annual Performance and Evaluation Report (CAPER) will be posted on the <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports#2741959481-5196975> webpage. Copies may be requested in person, by mail, email, or by telephone. Program records maintained on file or requiring research and compilation shall be provided within a reasonable time period upon receipt of a written request which specifically states the information desired.

This paragraph is not intended to supersede the provisions of the Freedom of Information Act of 1966, as amended, which covers all programs and activities in the Consolidated Plan.

Most reasonable requests shall be filled at no cost to the public. Administering agencies reserve the right to charge a fee for duplicating documents when such requests are not reasonable.

Reasonableness will be determined by a combination of the number of copies requested, the size (pages and/or dimensions) of the document, the length of time needed to compile the data, and the direct costs to the administering agency to duplicate the documentation.

K. RESIDENTIAL ANTIDISPLACEMENT AND RELOCATION ASSISTANCE POLICY HOME PROGRAM [24 CFR 42.325 and 92.353]

The County of Riverside will replace all occupied and vacant "occupiable" lower-income housing demolished or converted to a use other than lower-income housing in connection with a project assisted with funds provided under the HOME Investment Partnerships Act.

All replacement housing will be provided within three (3) years after the commencement of the demolition or conversion. Before entering into a contract committing the County of Riverside to provide funds for a project that will directly result in demolition or conversion, the County of Riverside will make public by publication in a newspaper of general circulation and submit to HUD the following information in writing:

1. A description of the proposed assisted project;

2. The address, number of bedrooms, and location on a map of lower-income housing that will be demolished or converted to use other than as lower-income housing as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of bedrooms, and location on a map of the replacement housing that has been or will be provided.
5. The source of funding and a time schedule for the provision of the replacement housing;
6. The basis for concluding that the replacement housing will remain lower-income housing for at least ten (10) years from the date of initial occupancy;
7. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

To the extent that the specific location of the replacement housing and other data in Items 4 through 7 are not available at the time of general submission, the County of Riverside will identify the general location of such housing on a map and complete the disclosure and submission requirements as soon as the specific data are available.

The Department of Housing and Workforce Solutions (HWS) is responsible for tracking the replacement of lower-income housing and ensuring that it is provided within the required period. The Owner/Developer will be responsible for providing relocation payments and other relocation assistance to any lower-income person displaced by the demolition of any housing or the conversion of lower-income housing to another use.

Consistent with the goals and objectives of activities assisted under the Act, the County of Riverside will take the following steps where appropriate to minimize the direct and indirect displacement of persons from their homes:

1. Coordinate code enforcement with rehabilitation and housing assistance programs.
2. Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.
3. Stage rehabilitation of apartment units to allow tenants to remain in the building/complex during and after the rehabilitation, working with empty units first.
4. Arrange for facilities to house persons who must be relocated temporarily during rehabilitation.
5. Adopt policies to identify and mitigate displacement resulting from intensive public

investment in neighborhoods.

6. Adopt policies which provide reasonable protections for tenants faced with conversion to a condominium or cooperative.
7. Adopt tax assessment policies, such as deferred tax payment plans, to reduce the impact of increasing property tax assessments on lower-income owner-occupants or tenants in revitalizing areas.
8. Establish counseling centers to provide homeowners and tenants with information on assistance available to help them remain in their neighborhoods in the face of revitalization pressures.

L. Performance Reports

Each fiscal year, the County is required to provide a sufficient time period (not less than fifteen (15) days) for review and comment on the proposed Consolidated Annual Performance and Evaluation Report (CAPER) based on the previous program year. The information compiled in this document is necessary to assess the progress on funding received by the County, participating/metro cities, non-profits, and other agencies or organizations. Data gathered in the compilation of the annual report will be used to supply information to HUD and the public on the accomplishments and services provided. The information will include the number of people served, ethnicity, income category, objective and outcome, and type of service received, as well as the current status of housing, public facilities and improvements, and other projects. The information is also used to determine future funding considerations. A copy of the CAPER will be available at HHPWS for review and can be located on the <https://rivcohws.org/community-and-housing-development/public-noticesnewsreportswebsite>. The CAPER shall be submitted to HUD within ninety (90) days after the end of the program year and prior to September 30 of each year. Final reporting documents will also be made available to any interested parties upon request.

The second public hearing (See Section B) is usually conducted later in the year and is based on a summary of results reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER). A 30-day public notice is published in one or more newspapers of general circulation in English and, if necessary, in the appropriate language(s) so that citizens will be provided reasonable notice to review and present comments on performance.

M. Technical Assistance

Technical assistance is made available as necessary to groups and organizations representative of persons of low and moderate-income that request such assistance in developing proposals for funding assistance under the Consolidated Plan.

HWS makes technical assistance available to current and potential activity sponsors through the Program Managers, who are the main source of information on CPD programs and the application process. Program Managers are available to provide assistance at community meetings and during proposal preparation, evaluation, review, and monitoring. Although the program managers are the

primary contact between the communities and service providers, all other related HHPWS resources will be made available.

N. Complaints

Residents or other interested parties may submit complaints to the County in relation to the administration of the CPD-funded programs. Complaints may be submitted electronically through email at: RivCoCDBG@rivco.org to the Department of Housing and Workforce Solutions (HWS). The complaining party should state the nature of the complaint, what prior efforts have been made to resolve the problem, and any other pertinent information which would help staff determine a solutions. All complaints will receive careful consideration, and a timely, substantive response will be provided within fifteen (15) working days.

III. Monitoring and Evaluation

In accordance with HUD CPD program regulations, the County continually monitors all CPD-funded subrecipients and their activities. The County's current CPD Program Monitoring Policies were developed and adopted in September 2016 through Administrative Program Notice 2016.02 and amended July 30, 2024. Further, the County monitors deed restricted projects funded through the HOME program (24 CFR § 92.504 - Participating jurisdiction responsibilities; written agreements; on-site inspection). Housing developed with County administered housing funds such as the HOME program are monitored in accordance with HUD regulation as compiled in Riverside County Monitoring Policies and Procedures. This document is updated annually to incorporate industry and regulation changes.

24 CFR 200.328 (a) provides for the county's general program monitoring responsibilities in administering the HUD-funded CPD programs.

Monitoring and reporting program performance.

(a) Monitoring by the non-Federal entity. The non-Federal entity is responsible for oversight of the operations of the Federal award supported activities. The non-Federal entity must monitor its activities under Federal awards to assure compliance with applicable Federal requirements and performance expectations are being achieved. Monitoring by the non-Federal entity must cover each program function or activity.

Pursuant to 2 CFR 200.328 (a), the County, as the grantee, is also required to monitor grant and subgrant-supported activities to assure compliance with applicable regulations governing the subrecipient's administrative, financial, and programmatic activities to ensure that the subrecipients achieve their performance objectives.

The County's subrecipient monitoring objectives are as follows:

1. To assist the subrecipient in complying with applicable laws and regulations.
2. To assist subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
3. To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by subrecipients, and not repeated.

4. To comply with the Federal monitoring requirements of 24 CFR 570.501(b) and with 2 CFR 200.328 (a), as applicable.
5. To determine if any conflicts of interest exist in the operation of the CDBG program per 24 CFR 570.611, and 2 CFR 200.112
6. To ensure that required records are maintained to demonstrate compliance with applicable regulations.

IV. Definitions

Assessment of Fair Housing Report (AFH): The AFFH: Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Identifies the primary conditions that limit fair housing access in Riverside County; recommends and prioritizes actions to address these limiting conditions in order to: reduce segregation; eliminate racially and ethnically concentrated areas of poverty; reduce disparities in access to community assets; and reduce disproportionate levels of housing need for families with children, people with disabilities, and people of different races, ethnicities, and national origins; and outlines goals, milestones, and metrics for implementing actions to address fair housing issues in Riverside County.

HWS: County of Riverside, Department of Housing and Workforce Solutions (HWS) – responsible for the administration of the County's CDBG, HOME, HOME-ARP, ESG programs.

CDBG: Community Development Block Grant, a HUD grant which provides for a variety of community development programs that benefit low- and moderate-income persons.

ESG: Emergency Solutions Grant, a HUD grant that provides funds for services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

HOME: Home Investment Partnerships Program, a HUD grant that provides funds to expand the supply of decent and affordable housing for low income households.

Consolidated Plan: This document is submitted to HUD and serves as the planning documents of the jurisdiction and application for funding CDBG, ESG, and HOME. The document is developed in accordance with 24 CFR Part 91 and sets forth the priorities and strategies of the programs for a five-year period.

CAPER: (Consolidated Annual Performance Evaluation Report). This document reports on the progress made in carrying out the Consolidated Plan and One-Year Action Plan. The Agency prepares the report annually in accordance with 24 CFR Part 91.

Low-income persons: An individual from a household whose total income does not exceed eight percent (80%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

Moderate- Income Persons: An individual from a household with a total income that does not exceed one hundred twenty percent (120%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

One-Year Action Plan (OYAP): This document updates the Consolidated Plan on an annual basis and allocates one year's funding (entitlement and program income) to specific projects and activities for the CDBG, ESG, and HOME programs.

Predominantly Low- and Moderate- Income Neighborhood: a recognized community or neighborhood where at least 51% of the population, according to the U.S. Census and American Community Survey (ACS) data, is considered to have incomes at or below 80% of the median family income for Riverside County.

Very Low-Income Persons: An individual from a household whose total income does not exceed fifty percent (50%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

HUD: the U.S. Department of Housing and Urban Development.

Subrecipient: A public or private nonprofit agency, authority or organization, or a for-profit entity receiving CDBG, HOME, or ESG funds from the County or another subrecipient to undertake activities eligible for assistance. The term does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements in 2 CFR Part 200, as applicable.

Substantial Amendment: A substantial amendment is a change to the jurisdiction's planned or actual activities as published in the Consolidated Plan or Annual Action Plan. The County has established and published in the Citizen Participation Plan thresholds to define what constitutes a substantial amendment.

APPENDIX O

ASSESSMENT OF FAIR HOUSING

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County of Riverside 2024-2029 Assessment of Fair Housing Report

June 2024



www.mbakertnl.com

Prepared by:

Michael Baker International

3760 Kilroy Airport Way

Suite 270

Long Beach, Ca 90806

Phone: 562-200-7165

Acknowledgements

Riverside County Supervisor Districts

District 1: Supervisor Kevin Jeffries

District 2: Supervisor Karen Spiegel

District 3: Supervisor Chuck Washington

District 4: Supervisor V. Manuel Perez

District 5: Supervisor Yxstian Gutierrez

Susana Orozco – Principal Development Specialist Housing & Workforce Solutions

Juan Garcia – Deputy Director, Housing & Workforce Solutions, Riverside County

Dinorah Barragan – Principal Development Specialist Riverside Housing Authority

Mervyn Manalo – Supervising Development Specialist, Housing & Workforce Solutions, Riverside County

Planning Department of Riverside County

Fair Housing Council of Riverside County

AFH Outreach Stakeholders

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Section I: Executive Summary



La Quinta

Section I: Executive Summary

The Assessment of Fair Housing (AFH) Report has been meticulously crafted to showcase Riverside County's unwavering dedication and initiative-taking measures in adhering to the Civil Rights Act of 1968 and its subsequent amendments in 1974 and 1988. These legal provisions unequivocally prohibit housing discrimination based on race, color, national origin, religion, sex, families with children, and people with disabilities. The report underscores the county's commitment to fostering inclusive communities, overcoming patterns of segregation, and ensuring equitable access to housing opportunities for all residents.

The AFH for Riverside County is a regional planning document that includes analysis of fair housing issues and identification and prioritization of significant contributing factors to better inform program participants' goal setting, establishment of priorities and strategies, and guide the meaningful actions that program participants will take to affirmatively further fair housing. The 2019 Riverside Consolidated Plan defines the AFH as follows:

*The **Assessment of Fair Housing Report (AFH)** is: a comprehensive review of the County of Riverside and its participating communities' laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; an assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and assessment of the availability of affordable, accessible housing in a range of unit sizes; an analysis of 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; and an analysis of any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices.*

The report has been prepared to (1) provide an overview of the County's housing demographic patterns and trends, (2) identify housing issues and contributing factors, and (3) to provide recommended goals and objectives to affirmatively furthering fair housing.

The AFH Report is Composed of Six Sections:

- I. Executive Summary:** A high-level overview of the report's findings and recommendations.
- II. Needs Assessment:** An analysis of the County's housing demographic patterns and trends, identifying areas of need. This section also contains AFH Outreach Program. An analysis of the County's Outreach Program including survey, promotion, Supervisor District meetings, stakeholder focus group meetings, public comment period, and hearing.
- III. Local and Regional Planning for Affordable Housing:** Strategies and plans to address housing affordability at the local and regional levels.
- IV. Fair Housing:** Federal, State, and Local Fair Housing law. Examination of fair housing issues, including barriers and challenges faced by different communities.
- V. Analysis of Federal, State, and Local Data and Local Knowledge:** Utilization of data and local insights to inform fair housing policies.
- VI. Fair Housing Priorities and Goals:** Critical factors to fair housing issues, fair housing priorities and goals. Goals include specific actions that target fair housing promotion, education, and affordable housing regulatory recommendations that create equitable housing opportunities.

Additionally, the report includes appendices that provide supplementary information and details. As an extension of the Analysis of Impediments within the County's Housing Element, which analyzes and identifies the County's existing and projected housing. As within the national landscape, the County is challenged with several housing issues, however, as demonstrated within the report, it shall continue to prioritize measures which demonstrate

progress in addressing and remediating affirmatively furthering fair housing during the current and the next consolidated plan period.

Section II: Needs Assessment

Conducting a multi-tiered needs assessment for Riverside County's AFH was crucial. By analyzing data, looking into publicly supported housing, assessing disability needs, and accessibility, ensures comprehensive understanding of the housing landscape is achieved. This multi-dimensional approach is essential to address all aspects of fair housing needs effectively.

The Needs Analysis includes but is not limited to:

1. **Riverside Demographics:** Examining the people of the County, and analyze certain trends in segregation, integration, and disparities.
2. **Housing Units Built:** Examining the number of housing units constructed provided insights into the overall housing supply.
3. **Ownership vs. Rental Occupancy:** Understanding the balance between homeownership and rental properties helped identify different housing dynamics.
4. **Size of Units and Household Tenure:** Comparing unit sizes and tenure arrangements shed light on the diversity of housing options available.
5. **Housing Costs and Prices:** Analyzing housing costs allowed for an assessment of affordability and accessibility.
6. **Changes in Rent and Income:** Monitoring fluctuations in rent and income levels highlighted economic trends affecting housing stability.

Riverside County Demographic Summary

The comprehensive approach employed ensures that all facets of fair housing needs are considered, promoting equitable access and informed policy decisions. Riverside County has witnessed a substantial population growth of approximately 1,247,769 individuals over the past three decades. The county's population is increasingly diverse, reflecting a rich tapestry of demographics. These trends were further substantiated by responses from close to 350 surveys conducted as part of the Affirmatively Furthering Fair Housing initiative. These survey respondents, who grapple with housing challenges, underscore the pressing issues faced by the county in its pursuit of fair housing.

Much like the partnership between the County's Housing Division and its Workforce division, the two categories are interrelated, in viewing demographic information, it was also important to compare housing related data with the County's workforce trends and data. The largest employer in Riverside County is the County of Riverside itself, a public employer in the Government Offices industry, employing 24,290 people.

This is followed by March Air Forces Reserve, a public employer in the Military industry, employing 9,600 people. Among private employers, the largest employer is Kaiser Permanente, a company in the Healthcare industry, employing 5,846 people. The industries employing the most people are Government Offices, Education, and Healthcare. These three industries together employ 73.72% of the total employees in the listed employers.

Housing Units Built Summary

Riverside County's housing landscape has significantly changed over the past twenty years. The total number of housing units in the County increased significantly over the two periods. From 2000 to 2010, the number of housing units increased from 506,218 to 783,116 units (43% increase). From 2010 to 2020, the number of housing

units continued to rise gradually from 783,116 to 845,006 units (7.61% increase). Housing is characterized by many units being single-family detached homes, followed by single-family attached homes, and multi-unit properties.

Ownership vs. Rental Occupancy Summary

When comparing household tenure and the comparison of owner-occupied units versus renter occupied units, statistics reflected that owner-occupied units in 2020, represented 59.00% and by 2022, the number of owner-occupied units had increased slightly to 60.00% which indicates a slight shift towards more owner-occupied units over the two-year period.

Furthermore, the increase in the number of owner-occupied units from 2020 to 2022, along with a slight decrease in the number of vacant units, suggests a trend towards home ownership and potentially lower vacancy rates. Despite the slight decrease in the number of rental units from 2020 to 2022, the percentage of rental units in the total housing stock remained the same at 28.00% while vacant units made up the remaining 12% of the housing stock. This indicates a consistent demand for rental housing even amidst changes.

Size of Units and Household Tenure Summary

The overall distribution of unit sizes among owners and renters provides insights into the housing preferences and affordability constraints faced by different segments of the population. The data highlights how ownership status may influence the type of property individuals or families reside in, with owners tending to occupy larger units, while renters are more likely to live in smaller units. This indicates that renters are more likely to occupy smaller units that are typically more affordable or suited for single individuals or couples.

Housing Costs and Prices Summary

The analysis of rental housing prices and affordability in the County indicates that average rental prices across all housing categories are lower than the state average. While there is a slight increase in affordable monthly rent and purchase prices for very low-income levels, indicating improved affordability with rising income, extremely low-income individuals face significant challenges in homeownership due to lower purchase prices.

In Riverside County 85.00% of very low to low-income homeowners face a cost burden exceeding 30%, while 15.00% grapple with a burden surpassing 50%, while 36.00% experience a cost burden greater than 50%. These statistics underscore the formidable challenges faced by lower-income homeowners in meeting housing costs, with a sizable proportion of them bearing a high-cost burden.

Changes in Rent and Income Summary

As with owners, there is a clear connection between lower income levels and higher cost burdens among renters. The data highlights the significant challenges faced by lower-income renters in meeting housing costs, with a notable proportion of these renters experiencing a high-cost burden. Among renters with a cost burden greater than 30%, the majority are in the Extremely Low-Income category (0% - 30%), with 74.00% falling into this income bracket. Very Low-Income renters (30%-50%) also experience a high-cost burden, with 62.00% in the greater than 30% cost burden category and 38.00% in the greater than 50% cost burden category.

Forty nine percent (49%) of low-income renters experience a cost burden greater than 50%. In addition to the there being a challenge with paying rent, the number of affordable rental housing units decreased from 19,602 in 2010 to 13,945 in 2020. Furthermore, census data reflects that overcrowding is a concern with renter-occupied units have 12.40% of households experiencing overcrowding, while owner-occupied units have 5.11%.

Section III: Local and Regional Planning for Affordable Housing

Local and Regional Planning for Affordable Housing Encompassed Several Key Components:

1. Review of Housing Element Law and Compliance: This step focused on assessing adherence to housing element regulations and legal requirements.
2. Fair Housing Enforcement: Ensuring fair housing practices were a critical aspect of the planning process.
3. Fair Housing Impediments and Actions: The examination of impediments related to fair housing and accessibility was crucial. Identifying barriers and challenges allowed for targeted interventions.
4. Assessment of Zoning Provisions: The review extended to zoning provisions. It aimed to identify areas of consistency or conflict with fair housing laws.
5. Recommendations for Zoning Changes: As a result of local planning efforts, specific zoning modifications were proposed to enhance affordable housing opportunities.

Overall, this comprehensive process aimed to address housing affordability and create a more equitable living environment for all residents.

Review of Housing Element Law and Compliance Summary

The main theme across all 16 housing elements is ensuring compliance with California state law. This includes both laws related to fair housing and other required zoning updates. California state law requires jurisdictions to review their zoning codes and processes and identify constraints to housing development and create programs to mitigate and remove the identified constraints. Many of these constraints relate to providing housing for persons of all income levels, persons with special housing needs, and persons in federal or state protected categories.

Assembly Bill (AB) 686 applies to all housing elements due to be revised on or after January 1, 2021, which includes all jurisdictions in Riverside County for the 6th Cycle (2021 – 2029). The law requires all housing elements include an assessment of fair housing, identify contributing factors to fair housing barriers, and adopt policies and programs that remediate identified fair housing issues and/or further promote fair housing.

AB 686 requires a jurisdiction’s Housing Element to provide an analysis of barriers that restrict access to opportunity and a commitment to specific meaningful actions. AB 686 requires jurisdictions to identify meaningful goals to address the impacts of systemic issues such as residential segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected segments of the population.

In addition, AB 686:

- Requires jurisdictions and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing.
- Prohibits the state, cities, counties, and public housing authorities from taking actions materially inconsistent with their Affirmatively Furthering Fair Housing (AFFH) obligation.
- Adds an AFFH analysis to the Housing Element (an existing planning process that California cities and counties must complete) for plans that are due beginning in 2021; and
- Includes in the Housing Element’s AFFH analysis a required examination of issues such as segregation and resident displacement, as well as the required identification of fair housing goals.

Fair Housing Enforcement Summary

Federal Fair Housing Laws prohibit housing discrimination based upon race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information. California’s Fair Housing Laws also prohibit discrimination in housing based on occupation, age, or protected characteristic; method of financing; or the intended occupancy by lower or moderate-income people.

Fair housing enforcement capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing.

Fair Housing Council of Riverside County

The Fair Housing Council of Riverside County (FHCRC) is a nonprofit organization that provides a variety of fair housing resources and services for the jurisdictions in Riverside County, including resources for tenants, property managers, and service providers, dispute resolution, and housing counseling. Fair housing services include investigating complaints of housing discrimination, providing outreach and education to housing providers, and assisting residents with filing fair housing complaints with state and federal enforcement agencies, such as the Civil Rights Department and the HUD Office of Fair Housing and Equal Opportunity (HUD FHEO).

Ninety-one percent (91%) of calls were from extremely low-, very low-, or low-income households, indicating a more significant need for support for lower income households in the County. This correlates with indications made in the jurisdiction’s housing elements that some of the most significant needs are support for lower-income (< 80% of the area median income) households and affordable housing. Additional data provided by the FHCRC also indicated that there was a higher number of calls from 2019-2021 as compared to previous years. 2023 data indicates that the number of calls is on the rise again. Additionally, calls were received from those between the ages of 30 and 60.

Office of Fair Housing and Equal Opportunity. In Riverside County as a whole, there were 651 cases filed with FHEO between 2006 and 2020. Disability was the most prominent basis, with 323 cases on the topic, followed by 151 cases based on race, of which 130 were based on Black or African American race.

Housing Element Fair Housing Impediments and Actions Summary

Based on an analysis of all 16 jurisdictions, the impediments, common barriers and actions have been sorted into the following themes: fair housing outreach and enforcement, new opportunities in high resource areas, housing mobility, place-based improvements, and displacement prevention. Common barriers to fair housing outreach and enforcement often relate to availability of public meeting forums and the provision of materials in multiple languages.

The most prominent, commonly identified impediments and actions are:

- Lack of public input and feedback on issues and strategies.
- Lack of resources for fair housing agencies and organizations.
- Language barriers for non-English speaking persons.
- Insufficient local public fair housing enforcement and testing; and
- Lack of information on landlord, tenant and buyer rights and opportunities, which may contribute to discriminatory practices during leasing and lending processes.

Assessment of Zoning Provisions Summary

Reviewing General Plan Programs Across 16 Jurisdictions, in an extensive assessment of General Plan programs across 16 jurisdictions. The primary objective was to pinpoint recommended zoning changes for each specific area.

While each jurisdiction’s General Plan element contains distinct zoning recommendations tailored to its unique needs, certain overarching trends emerged during the analysis:

1. Compliance with State Law: A central focus of the recommended zoning changes was to ensure alignment with state regulations. This involved revisiting existing zoning provisions and making necessary adjustments.

2. Removing Constraints to Housing Development: The second major trend centered on eliminating barriers that hinder housing development. By revising zoning rules, planners aimed to create a more conducive environment for housing projects.
3. Fair Housing and Non-Fair Housing Amendments: The recommendations can be categorized into two main groups:
 - o Fair Housing Amendments: These changes relate to fair housing practices and accessibility.
 - o Non-Fair Housing Amendments: These modifications address other aspects of zoning, not directly tied to fair housing.

For a comprehensive understanding, detailed descriptions of these trends are provided in this specific section of the document.

Recommendations for Zoning Changes Summary

The review of zoning amendment programs also included changes beyond just ensuring compliance with fair housing laws. These amendments included encouraging a variety of housing types, higher densities, removing constraints to development, and ensuring compliance with California state housing law. Topics included are accessory dwelling units (ADUs), density bonus provisions, rezoning for high density, development standard amendments, and providing incentives for low-income housing.

Section IV: Fair Housing

Affirmatively Furthering Fair Housing (AFFH) encompasses a multifaceted approach to assessing and advancing fair housing initiatives within the county.

This comprehensive process involves several key components:

1. Fair Housing Laws: A critical foundation for AFFH, these laws provide the legal framework to combat housing discrimination and promote equitable access to housing opportunities.
2. Public and Stakeholder Meetings: Engaging with the community and relevant stakeholders is essential. These meetings facilitate dialogue, gather input, and ensure diverse perspectives shape fair housing strategies.
3. AFH Survey Results: Rigorous data collection and analysis form the backbone of AFFH. Surveys help identify existing disparities, housing needs, and areas requiring intervention.
4. Fair Housing Priorities and Goals: Based on the assessment, specific priorities and goals are established. These actionable steps aim to enhance housing equity, eliminate barriers, and create thriving communities for all residents.

Fair Housing Laws Summary

Important supportive state and federal fair housing laws include:

Key Supportive Federal Laws:

- o Civil Rights Act of 1968
- o Fair Housing Amendments Act 1

Key Supportive State Laws:

- o Several statutes that mirror and, in certain cases, extend federal fair housing protections
- o Unruh Civil Rights Act of 1959
- o Ralph Civil Rights Act of 1976
- o California Fair Employment and Housing Act (FEHA)

Public and Stakeholder Meetings Summary

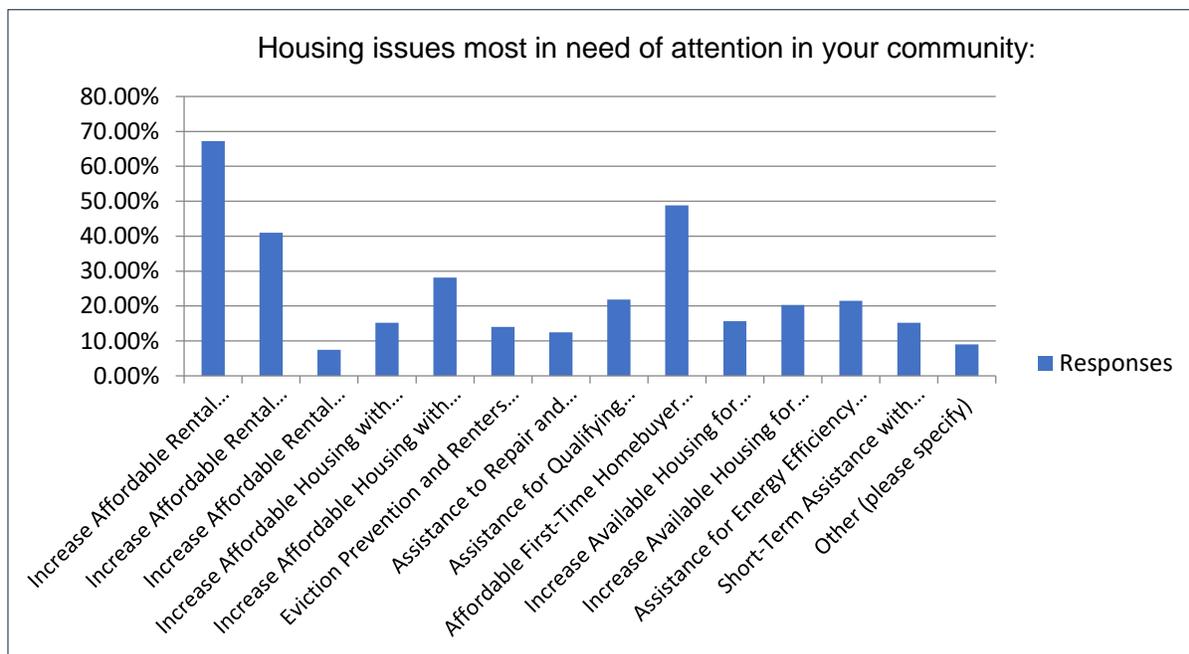
The County hosted several virtual stakeholders’ forums to identify housing issues. From March to May municipal District meetings, open to the public, were attended to introduce and provide a description of the AFH Report and planning process. In addition, the AFH report 30-day public comment period was held from June 25– July 29, 2024.

Data analysis and stakeholder response reflects that Riverside County is faced with the following fair housing Issues:

- Insufficient affordable housing inventory development to meets the needs of the community.
- Inequitable housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.
- Housing stock conservation, improvement, rehabilitation, or repair
- Insufficient promotion of equal housing opportunities for all protected classes,
- Planning, administration, and fiscal tools that need to be modified to meet changing housing needs,
- Adequate mitigation of homelessness
- Per capita residential energy use,
- Affordable housing funding constraints
- The need to reduce residential energy

AFH Survey Results Summary

During the AFH report preparation, close to 350 surveys were completed by individuals who worked or lived withing the County. Below is a Summary of the major housing issues identified by residents of Riverside County.



Fair Housing Priorities

The Priorities for Fair Housing are as follows:

1. Promoting Fair Housing
 - Advocating for equitable housing practices and combating discrimination.
2. Creating Housing Development Incentives
 - Encouraging developers to invest in housing projects.
3. Increasing Housing Density
 - Focusing on efficient land use and maximizing housing availability.
4. Assisting Jurisdictions with Regulatory Changes

- Providing guidance and examples for effective policy adjustments.
- 5. Boosting Affordable Housing Volume
 - Expanding the supply of affordable homes.
- 6. Enhancing Affordable Special Needs Housing
 - Addressing specific needs within the community.
- 7. Preserving Existing Affordable Housing
 - Safeguarding affordability for current residents.
- 8. Supporting Affordable Accessory Dwelling Unit (ADU) Development
 - Facilitating the creation of secondary housing units.

These priorities collectively aim to create a more inclusive and accessible housing landscape for Riverside County residents.

Section V: Analysis of Federal, State, and Local Data and Knowledge

This analysis entails evaluating federal, state, and local data in conjunction with local expertise. This comprehensive approach aims to shed light on the complexities of fair housing issues in Riverside County.

This assessment covers several crucial facets within Riverside County, including:

1. Integration and Segregation Patterns: Investigating how communities are integrated or segregated.
2. Access Disparities: Examining unequal access to opportunities.
3. Housing Needs Disproportionality: Discussing imbalances in housing requirements.
4. Displacement Risks: Considering the likelihood of displacement.
5. Local Knowledge and Fair Housing Data Intersection: Exploring how local insights intersect with fair housing data.
6. Contributing Factors: Identifying the underlying causes of fair housing challenges.

Integration and Segregation Patterns Summary

Riverside County, situated in Southern California, displays intricate patterns of integration and segregation shaped by historical, socioeconomic, and demographic factors. Analyzing various neighborhoods within the county reveals a nuanced picture of integration and segregation dynamics. Riverside County has a diverse history shaped by factors such as urbanization, migration, and housing policies. According to a study by Smith et al. (2018), rapid urbanization driven by population growth and economic development has transformed the county's once predominantly rural areas into sprawling suburban communities.

This urban expansion has been fueled in part by migration patterns, with individuals and families relocating from both within California and from other states in search of employment opportunities, affordable housing, and a desirable quality of life (Johnson, 2019). However, the influx of new residents has also strained housing markets, leading to affordability challenges and disparities in access to housing resources. Historical housing policies, including redlining and discriminatory lending practices, have contributed to entrenched patterns of segregation and uneven distribution of housing opportunities across different racial and socioeconomic groups (Lopez, 2020).

These policies have had lasting effects on neighborhood composition and socioeconomic stratification within Riverside County, highlighting the need for equitable housing policies and interventions to address systemic inequalities and promote inclusive urban development.

Access Disparities Summary

Riverside County, California, a region renowned for its sprawling landscapes and diverse communities, harbors within its boundary's significant disparities in access to opportunity. From education and healthcare to employment and housing, these inequalities have persisted, shaping the trajectories of individuals and communities.

Data shows there are multiple areas affected by disparities in Riverside County:

1. Quality of education, school facilities, and test scores
2. Quality of healthcare, healthcare facility location and quality of facilities, healthcare costs/insurance and limited number of healthcare providers
3. Access to healthcare due to housing stability and environmental factors
4. Economic disparities related to housing location, education level, race, and socioeconomic status significantly influence access to employment.
5. Housing Disparities caused by high cost of housing causing family displacement and homelessness, and discriminatory practices

6. Residential Segregation is the spatial separation of different racial or ethnic groups within the county's housing areas.

Housing Needs Disproportionality Summary

Riverside County, faces significant challenges in addressing disproportionate housing needs, underscore the urgency of targeted interventions needed to ensure equitable access to safe and affordable housing for all residents. Several key indicators of disproportionate housing needs include:

- o Substantial disparity between median household income and housing costs
- o Distribution of affordable housing options across the county is uneven
- o Concentrated areas of housing insecurity having limited access to essential services, work, and education opportunities
- o Certain neighborhoods and demographic groups face heightened risks of homelessness, displacement, and housing instability, perpetuating cycles of poverty and social exclusion.
- o Demographic shifts have caused a strain on housing supply
- o Increased demand for diverse housing types and supportive services
- o Overcrowding and substandard living conditions
- o Community disintegration

Housing Needs in Riverside County

There is a demand for affordable housing options, especially for low- and moderate-income households. There is a need for initiatives addressing homelessness and providing supportive housing services.

In Riverside County, targeted housing initiatives are needed for the following:

- o Hispanic community faces the highest percentage of housing problems (53.48%), followed by the Black community (51.86%).
- o Family households with 5 or more people experience a higher percentage of housing problems (54.66%)

These patterns suggest that larger family households and certain racial and ethnic groups, particularly the Hispanic and Black communities, are disproportionately affected by housing problems.

Displacement Risk Summary

The threat of displacement holds true for many individuals and families in Riverside County. Overall, displacement risk in Riverside is one of the county's most complex issue to tackle.

The County and its departments and jurisdictions should address the root causes of displacement including:

- Home Affordability. The median household income in Riverside County stands at \$65,018, while the median home value is \$405,000 (as of 2020). This income-to-home value ratio underscores the significant challenge many residents encounter in affording homeownership.
- Rental affordability. The median gross rent in Riverside County amounts to \$1,452, making it challenging for low-to-moderate-income households to find affordable rental options, especially considering the recommended 30% income allocation toward housing costs.
- Population growth has outpaced housing construction, exacerbating the affordability gap. Between 2010 and 2020, the county's population increased 11%, while housing production lagged.
- Increased proportion of low-income households, seniors, and minority populations.
- Household wage increases have not kept up with rising housing costs
- Low housing inventory, creating a seller's market in many areas
- Planning and Zoning. Unaccommodating and or restrictive land use regulations and slow approval processes

Local Knowledge and Data Relating to Fair Housing Summary

Fair housing embodies the principles of equality, non-discrimination, and access to housing opportunities for all individuals, regardless of race, color, religion, sex, familial status, national origin, disability, or any other protected characteristic. Areas in the County, such as the tracts immediately bordering the Salton Sea, the Region southwest of Desert Hot Springs, Meadowbrook, the communities southwest of Hemet, and certain sections of the cities of Riverside and Moreno Valley, that are disproportionately prone to extreme poverty rates or have limited access to quality housing reveals areas in need of targeted interventions.

Riverside County has seen the emergence of various local initiatives aimed at promoting fair housing and advancing equity. The Fair Housing Council of Riverside County (FHRC) provides fair housing counseling services and other initiatives for the County as a region as well as jurisdictions within Riverside County. These initiatives range from educational campaigns and outreach programs to policy advocacy and legal assistance for victims of housing discrimination.

Section VI: Fair Housing Priorities and Goals

The following provides the plan’s final contributing factors to fair housing issues, fair housing priorities and goals to be attained over the next 5 years.

Contributing Factors Summary

Factors and elements that contribute to fair housing issues include:

1. **Resident Opportunities:** Riverside County exhibits significant disparities, with certain communities facing limited access to affordable housing due to high rent prices and low-income levels. This creates barriers to fair housing for marginalized groups. Countywide, there are disparities across racial/ethnic groups in access to educational opportunities, there are disparities across racial/ethnic groups in access to environmental opportunities, There are significant disparities in access to economic opportunity.
2. **Historical Discrimination:** Historical discriminatory practices, such as redlining and segregation, have left lasting impacts on housing patterns in Riverside County. These practices have marginalized minority communities, leading to unequal access to housing opportunities.
3. **Limited Affordable Housing Stock:** Riverside County faces a shortage of affordable housing units relative to its population growth. The lack of affordable options disproportionately affects low-income individuals and families, exacerbating fair housing issues.
4. **Zoning Policies and Land Use Regulations:** Zoning policies and land use regulations can perpetuate segregation and limit housing choices for certain demographics. These policies may restrict the development of affordable housing in certain areas, contributing to fair housing disparities.
5. **Language and Cultural Barriers:** Language and cultural barriers can impede access to housing resources and information for non-English-speaking residents in Riverside County. Limited language accessibility may prevent individuals from understanding their fair housing rights and accessing assistance programs.
6. **Limited Enforcement of Fair Housing Laws:** Despite legal protections, the enforcement of fair housing laws in Riverside County may be inadequate. Discriminatory practices by landlords, property managers, and housing providers may go unchecked, further perpetuating housing inequality.
7. **Gentrification and Displacement:** Gentrification in Riverside County can lead to the displacement of long-term residents, particularly communities of color and low-income individuals. As neighborhoods undergo revitalization efforts, rising property values and rents may force vulnerable populations out of their homes, exacerbating fair housing issues.
8. **Transportation Accessibility:** Limited transportation options in certain areas of Riverside County can restrict housing choices for residents, particularly those without access to private vehicles. This can lead

to segregation and unequal access to employment, education, and other essential services, contributing to fair housing disparities.

Fair Housing Priorities

Based on the extensive research and data gathered, the fair housing priorities for addressing housing challenges in Riverside County are as follows:

1. Promote fair housing
2. Create and promote housing development incentives
3. Increase housing density
4. Increase affordable housing volume
5. Increase affordable special needs housing
6. Preserve existing affordable housing
7. Promote homeownership
8. Promote and help fund affordable ADU development

Fair Housing Goals to Attain Over The Next 5 Years

Fair housing priorities analyzed with the outreach feedback and recommendations from existing planning resources pertaining to Riverside County, the following 5 goals are essential for implementation over the next 5 years:

1. Provide Fair Housing Outreach Opportunities to All Areas of the County
2. Provide Zoning and Incentives to Increase a Variety of Housing Types
3. Increase Opportunities for Affordable and Special Needs Housing
4. Comprehensive Supportive Services to First-time Homebuyers
5. Incentivize Accessory Dwelling Unit (ADU) Development



Section II: Needs Assessment



City of Calimesa

Section II: Fair Housing Analysis

This chapter of the AFH report for Riverside County provides a comprehensive and in-depth analysis of the current housing situation in the county.

This report is divided into several key sections.

1. Demographic Summary
2. Segregation/Integration
3. Racially/Ethnically Concentrated Areas of Poverty
4. Disparities in Access to Opportunity
5. Disproportionate Housing Needs
6. Fair Housing Profile
7. Publicly Support Housing
8. Disability and Access

Jurisdiction vs. Region Terminology

The "Jurisdiction" as defined by the AFH is the city or county or groups of cities and counties that receive HUD block grant funds directly from HUD. The only entity participating in this AFH is Riverside County. For the purposes of the AFH, the "Region" used in comparative analysis is the Core Based Statistical Area, or CBSA. In addition to Riverside County, the Region's CBSA includes San Bernardino County and Ontario.

Consistent with the terminology used in the AFFH maps, the terminology used throughout this analysis will be as follows:

- Jurisdiction: Riverside County
- Region: Riverside-San Bernardino-Ontario, CA

1. Demographic Summary

An accurate assessment of existing and future demographic characteristics forms the basis for establishing an understanding of how to affirmatively further fair housing in Riverside County. This section presents statistical information and analysis of demographic and housing factors that influence housing demand, availability, and cost.

Total Population

Table 1 below provides total population growth trends from 1990 to 2020 for both the Jurisdiction and the Region. Riverside County witnessed a dynamic population growth from 1990 to 2020. Starting with a population of 1,170,143 in 1990, the county experienced a significant growth spurt in the first decade, expanding by 32%. The momentum continued into the next decade with an even steeper growth rate of 43.6%, pushing the population to 2,203,332 by 2010.

Although the growth rate moderated to 9.8% in the following decade, the total population still reached 2,418,182 by 2020. In summary, Riverside County saw its population increase by approximately 1,247,769 individuals over these three decades, representing a robust overall growth of about 69.5%. Specifically, the most concentrated areas of the County are located on the west side of the County, in Districts 1 through 3.

The Region, on the other hand, demonstrated a more gradual and consistent population growth over the same period. The population rose by 22.8% from 1990 to 2000, followed by a slightly higher increase of 25.7% in the

next decade. However, the growth rate decelerated markedly from 2010 to 2020, registering a mere 0.24% change. Despite the slowdown in the last decade, the Region’s population still expanded by 48.02% from 1990 to 2020. While the Region maintained a steady growth trajectory, the Jurisdiction of Riverside County exhibited a more varied pattern, characterized by higher growth rates – especially on the west side of San Bernardino County.

Table 1: Total Population Growth Trends (Jurisdiction/Region)

	1990	2000	2010	2020
Jurisdiction	1,170,413	1,545,387	2,203,332	2,418,182
Region	2,588,792	3,254,782	4,214,674	4,224,851
% Changes	1990 to 2000	2000 to 2010	2010 to 2020	1990 to 2020
Jurisdiction	32%	43.6%	9.8%	69.5%
Region	22.8%	25.7%	0.24%	48.02%

Data Source: US Census/ACS

Figure 1: Total Population (Jurisdiction)

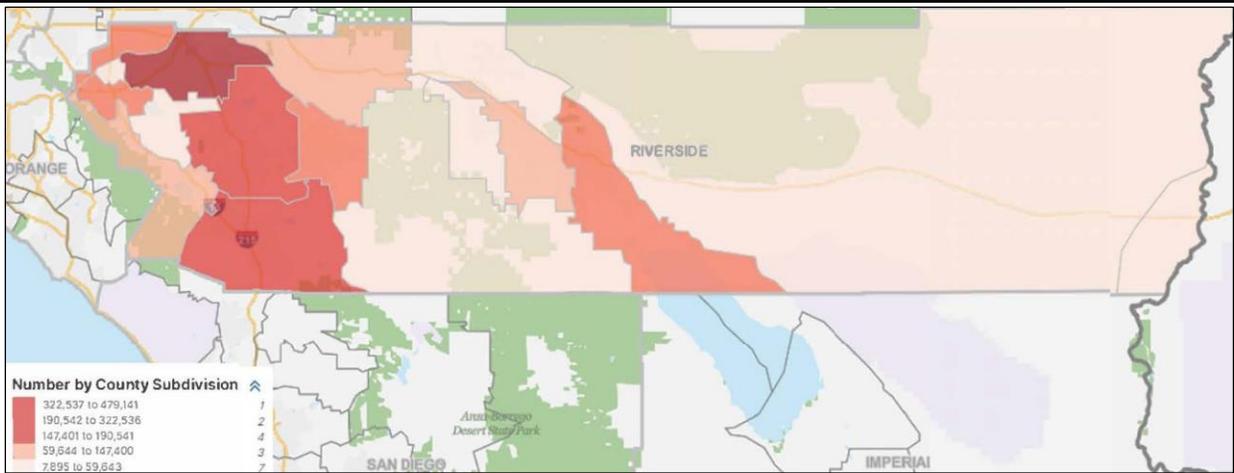
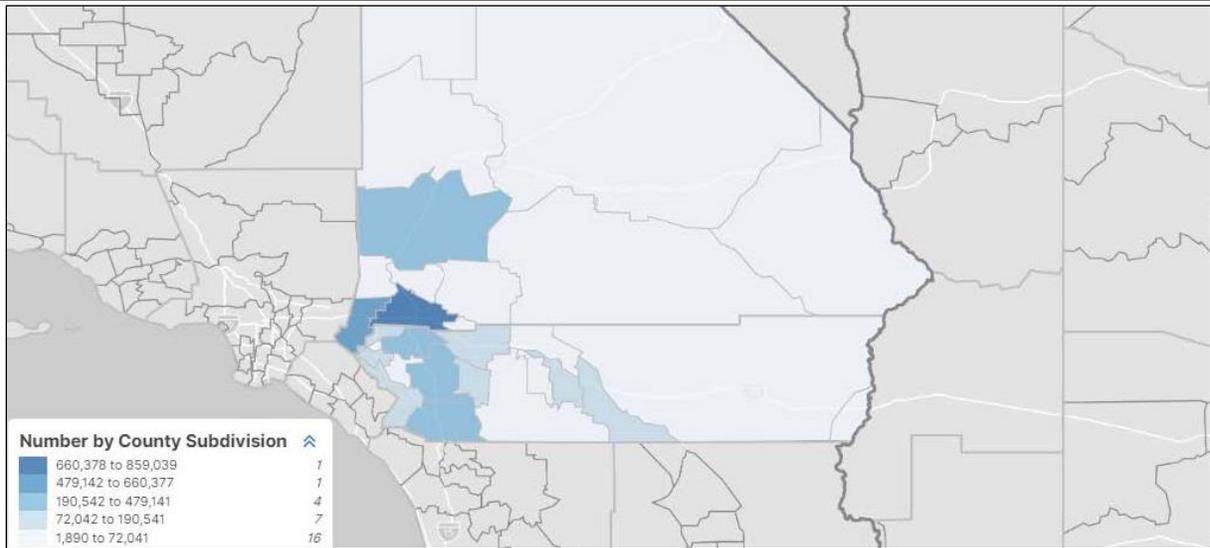


Figure 2: Total Population (Region)



Tables 2 and 3 below present additional demographic information and trends both for the Jurisdiction and the Region based on race/ethnicity, gender, age, and national origin.

Age Composition

In the Jurisdiction, this age group under 18 years experienced a slight decrease in their population percentage from 1990 to 2000. A significant drop was observed in 2010, but by 2020, there was a notable recovery, although it did not reach the 1990 level. For the 18-64 age group, this age group saw a steady increase in their population percentage from 1990 to 2010, with a slight decrease in 2020. However, they still constituted most of the population.

The population composition of the age group 65 and older in the Jurisdiction showed a slight fluctuation over the decades. In 1990, they formed a notable portion of the population. However, there was a marginal decline in their representation in the next two decades, reaching its lowest in 2010. Interestingly, the trend reversed in 2020, with their proportion bouncing back to surpass the 1990 level.

In the Region, the population under the age of 18 saw an increase in numbers from 1990 to 2000, and a slight decrease in their population percentage. The numbers and percentage remained stable from 2010 to 2020. The working-age population showed a consistent growth in numbers from 1990 to 2010. The population percentage saw a slight decrease from 1990 to 2000, and then a slight increase from 2000 to 2010. The numbers and percentage remained stable in 2020.

The elderly population, those aged 65 and older, demonstrated a remarkable consistency within the Region. Starting from 1990, their numbers grew steadily, reaching a peak in 2010. Despite the increase in absolute numbers, their proportion in the total population remained almost unchanged. Notably, the elderly population maintained its size and proportion into 2020, reflecting the Region’s stable demographic structure.

In Figures 3-8, maps from US Census provide an understanding of how the three different age categories are distributed throughout the Jurisdiction and Region. In the County, the population under 18 are concentrated in Districts 1 through 5. Ages 18-64 are heavily concentrated in District 4, and those over 65 years are mostly in the east side of the District 3, west side of District 4, and all of District 5. The region shows under 18 population gravitate towards the north side, whereas ages 18-64 are in the East and South and over 65 years are evenly spread out throughout the region.

Table 2: Population by Age (Jurisdiction/Region)

	Number	Percentage
Riverside County (Jurisdiction)		
Under 18	613,823	25.2%
18-64	1,471,666	60.3%
65+	352,375	14.5%
Riverside-San Bernardino-Ontario, CA (Region)		
Under 18	1,214,696	28.75%
18-64	2,570,221	60.84%
65+	439,934	10.41%
<i>Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)</i>		

Table 3: Population Trends by Age (Jurisdiction/Region)

	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%
Riverside County (Jurisdiction)								
Under 18	373,361	31.9%	469,798	30.4%	362,927	16.5%	613,823	25.2%
18-64	644,898	55.1%	879,325	56.9%	1,579,694	71.7%	1,471,666	60.3%
65+	152,154	13%	195,964	12.7%	260,711	11.8%	352,375	14.5%
Riverside-San Bernardino-Ontario, CA (Region)								
Under 18	771,845	29.81%	1,044,686	32.10%	1,214,696	28.75%	1,214,696	28.75%
18-64	1,539,215	59.46%	1,869,817	57.45%	2,570,221	60.84%	2,570,221	60.84%
65+	277,732	10.73%	340,280	10.45%	439,934	10.41%	439,934	10.41%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Figure 3: Population by Age - Under 18 Years (Jurisdiction)

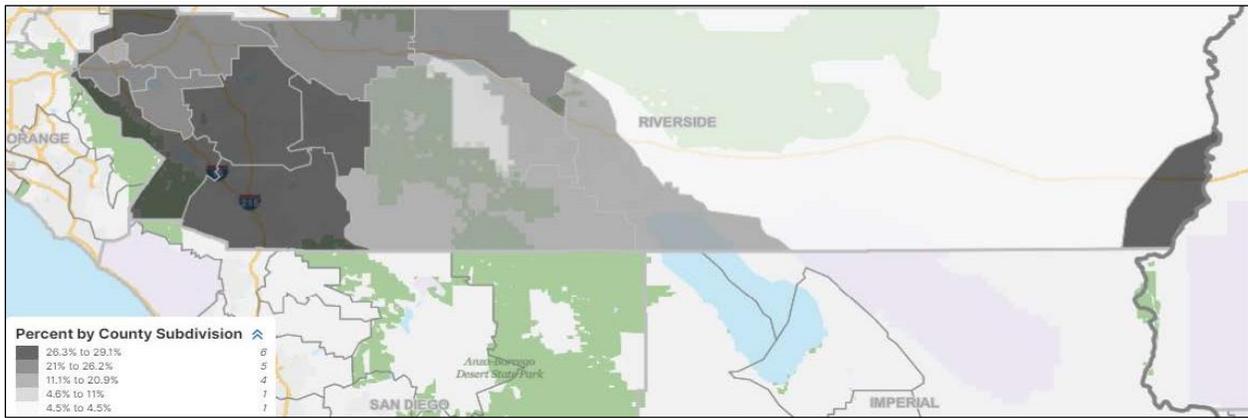


Figure 4: Population by Age - 18-64 Years (Jurisdiction)

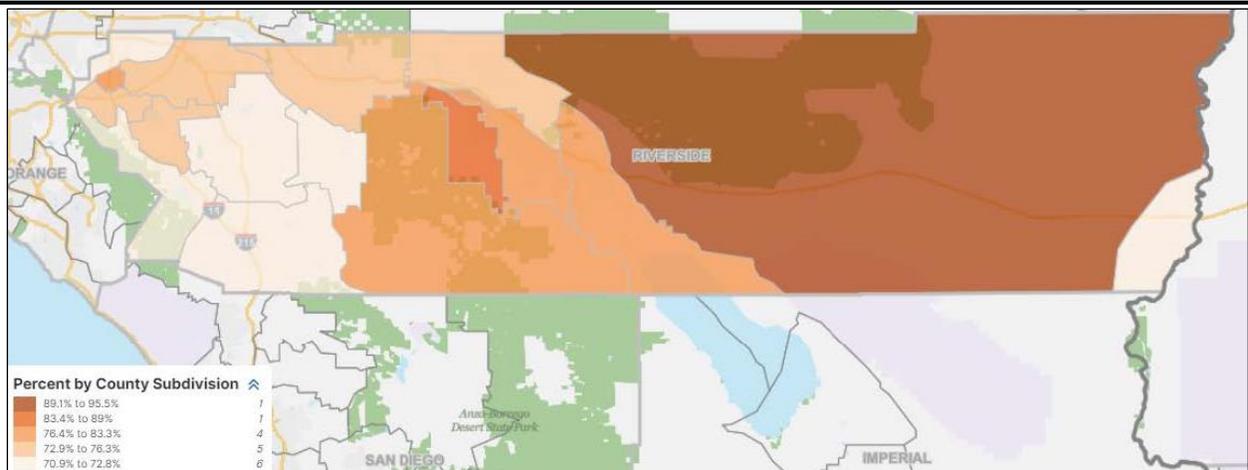


Figure 5: Population by Age - Over 65 Years (Jurisdiction)

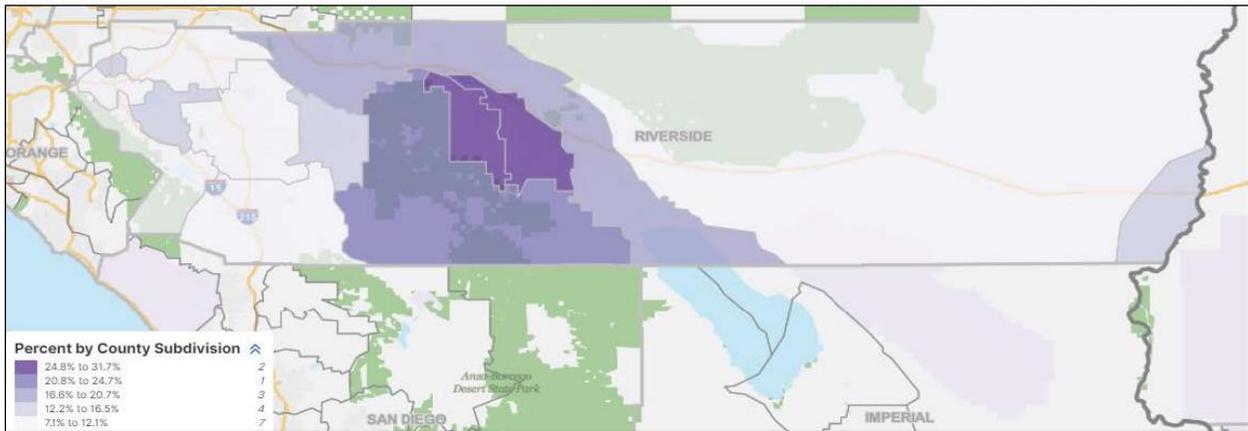


Figure 6: Population by Age - Under 18 Years (Region)

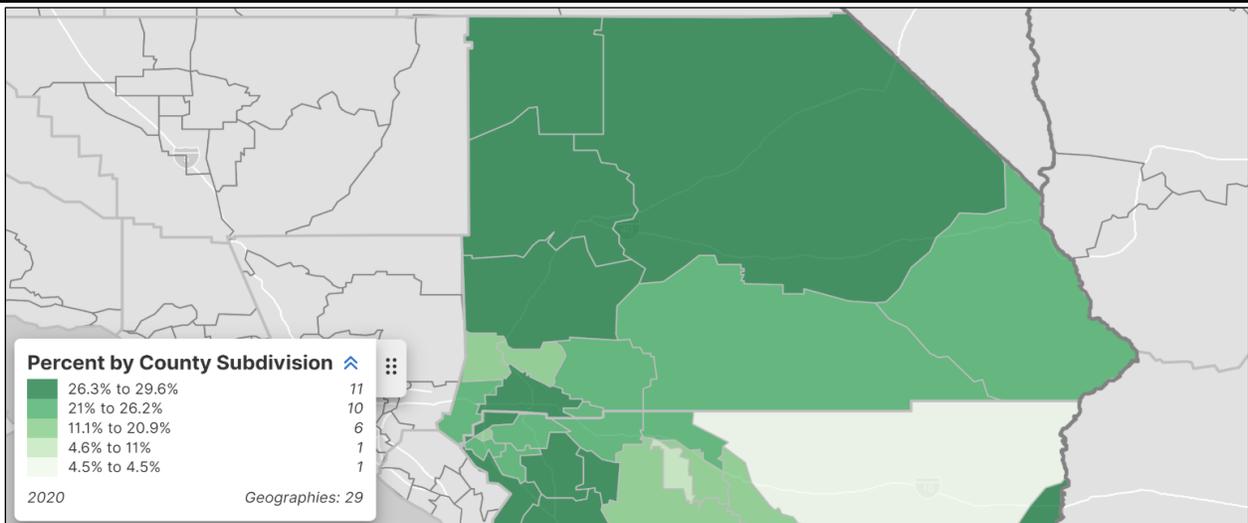


Figure 7: Population by Age - 18-64 Years (Region)

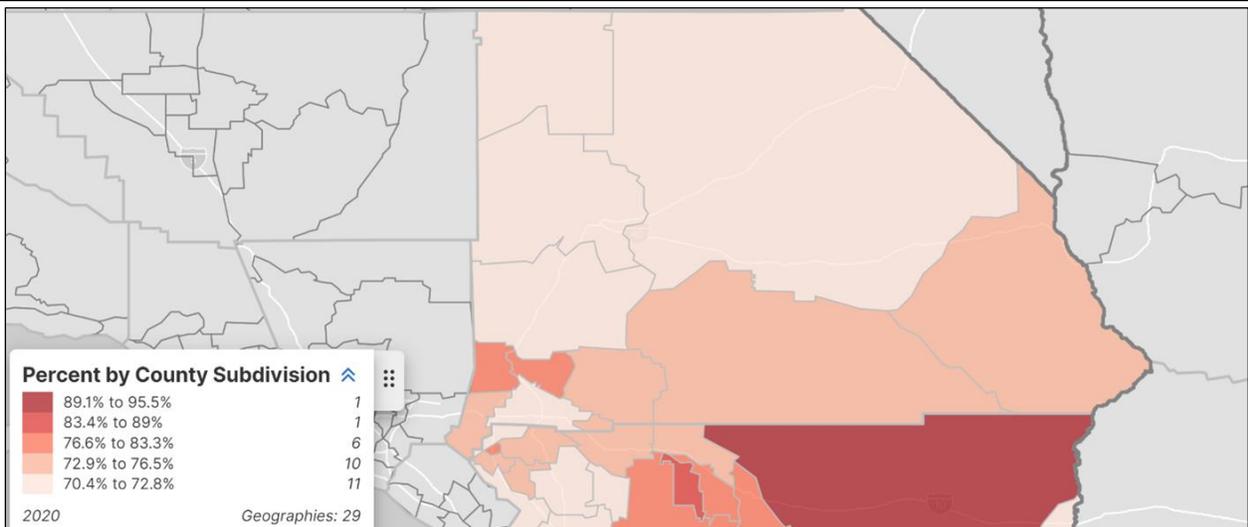
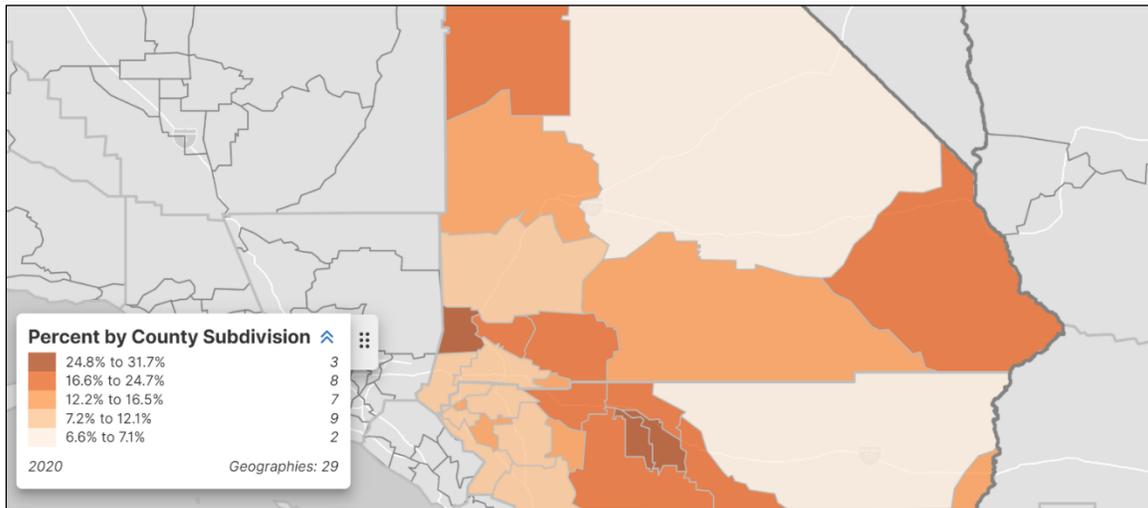


Figure 8: Population by Age - Over 65 Years (Region)



Gender Distribution

In the Jurisdiction, Riverside County saw a slight shift in its gender balance over the years. In 1990, males slightly outnumbered females, making up 50.5% of the population. However, by 2000, the male percentage had slightly decreased to 49.8%, a figure that remained consistent through to 2020. On the other hand, the female population, which constituted 49.5% of the total in 1990, saw a slight increase over the years, reaching 50.2% by 2020.

The Region maintained a nearly equal gender distribution over the years. In 1990, males made up exactly half of the population. This figure slightly decreased to 49.73% by 2000 and remained consistent through 2010 and 2020. The female population mirrored this trend. In 1990, females also constituted exactly half of the total population. This figure slightly increased to 50.27% by 2000 and remained consistent through 2010 and 2020.

Table 4: Population by Gender (Jurisdiction/Region)

	Number	Percentage
Riverside County (Jurisdiction)		
Male	1,215,233	49.8%
Female	1,222,631	50.2%
Riverside-San Bernardino-Ontario, CA (Region)		
Male	2,101,083	49.73%
Female	2,123,768	50.27%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 5: Population Trends by Gender (Jurisdiction/Region)

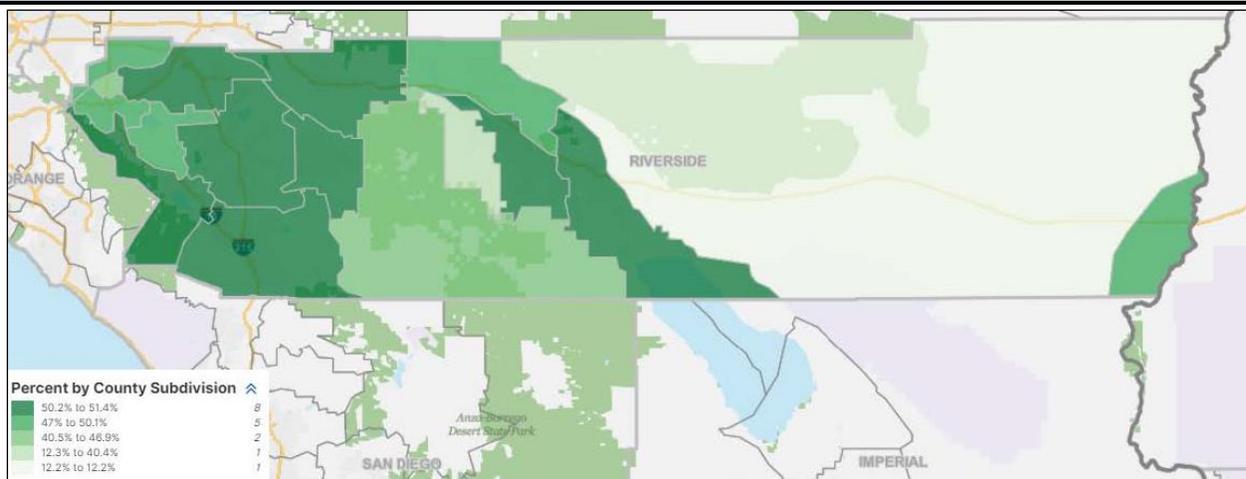
	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%
Riverside County (Jurisdiction)								
Male	596,866	50.5%	769,456	49.8%	1,097,140	49.8%	1,215,233	49.8%
Female	573,547	49.5%	775,931	50.2%	1,106,192	50.2%	1,222,631	50.2%
Riverside-San Bernardino-Ontario, CA (Region)								
Male	1,294,274	50.00%	1,618,466	49.73%	2,101,083	49.73%	2,101,083	49.73%
Female	1,294,518	50.00%	1,636,316	50.27%	2,123,768	50.27%	2,123,768	50.27%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Figure 8: Population by Gender - Male (Jurisdiction)



Figure 9: Population by Gender - Female (Jurisdiction)



Race/Ethnicity and National Origin

Riverside County has seen a significant shift in its demographic makeup over the years, becoming increasingly diverse. The White (non-Hispanic) population, which was once the majority, has been gradually declining in both numbers and proportion from 1990 to 2020. By 2020, this group accounted for 34.4% of the total population, marking a significant shift from previous decades. The Black or African American (non-Hispanic) population has remained a significant part of the demographic landscape, despite some fluctuations over the years. As of 2020, they constitute 6% of the population, showing a slight increase from 5.8% in 2010.

The American Indian/Alaska Native (non-Hispanic) population has seen a decrease over the years, representing 0.4% of the population in 2020. The Asian (non-Hispanic) population, on the other hand, has seen consistent growth over the past three decades, making up 6.5% of the county’s population in 2020. The Native Hawaiian/Pacific Islander (non-Hispanic) population remains a small part of the demographic, constituting 0.3% of the total population in 2020. The Hispanic community has seen remarkable growth over the years. By 2020, they made up 49.4% of the overall population, becoming the largest single racial or ethnic category. The “Other (non-Hispanic) Race” category and the “Two or More Races (non-Hispanic)” group have also seen gradual increases over time. The foreign-born population, also known as National Origin, has consistently grown over the past three decades, accounting for 21.6% of the overall population in 2020. This trend underscores the increasing diversity of Riverside County.

The data provided in table 6-7 also shows the demographic changes for the Region in different racial and ethnic groups over time as well. The White, Non-Hispanic population has seen a decrease in both numbers and proportion over the years, from 1,615,830 (62.41%) to 1,546,666 (36.61%). The Black population has fluctuated over the years, increasing from 168,731 (6.52%) to 336,944 (7.98%), and then slightly decreasing to 301,523 (7.14%). The Hispanic community has experienced significant growth, increasing from 685,672 (26.48%) to 1,996,402 (47.25%). The Asian or Pacific Islander population has also seen consistent growth, increasing from 93,331 (3.60%) to 261,593 (6.19%). The Native American population has fluctuated over the years, peaking at 36,077 (0.85%) before decreasing to 19,454 (0.46%). These trends highlight the increasing diversity of the population over time.

Table 6: Population by Race/Ethnicity (Jurisdiction/Region)

	Riverside County		Riverside-San Bernardino-Ontario	
	#	%	#	%
Race/Ethnicity				
White, Non-Hispanic	837,847	34.4%	1,546,666	36.61%
Black, Non-Hispanic	148,003	6%	301,523	7.14%
Hispanic	1,204,521	0.4%	1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic	165,691	6.5%	261,593	6.19%
Native American, Non-Hispanic	9,079	0.3%	19,454	0.46%
Two or More Races, Non-Hispanic	66,458	49.4%	91,476	2.17%
Other, Non-Hispanic	6,265	0.3%	7,737	0.18%
National Origin				
Foreign Born	523,352	21.6%	812,088	13.73%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 7: Population Trends by Race/Ethnicity (Jurisdiction/Region)

	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%

Riverside County (Jurisdiction)								
White, Non-Hispanic	254,439	65.51%	291,729	55.19%	378,002	43.34%	378,002	43.34%
Black	15,480	3.99%	23,236	4.40%	47,712	5.47%	41,347	4.74%
Hispanic	105,569	27.18%	188,287	35.62%	374,154	42.90%	374,154	42.90%
Asian or Pacific Islander	38,349	3%	58,483	3.80%	135,183	6.10%	165,691	6.80%
Native American	8,393	0.7%	10,135	0.7%	9,566	0.4%	9,079	0.4%
Riverside-San Bernardino-Ontario, CA (Region)								
White, Non-Hispanic	1,615,830	62.41%	1,540,776	47.33%	1,546,666	36.61%	1,546,666	36.61%
Black	168,731	6.52%	263,322	8.09%	336,944	7.98%	301,523	7.14%
Hispanic	685,672	26.48%	1,228,683	37.75%	1,996,402	47.25%	1,996,402	47.25%
Asian or Pacific Islander	93,331	3.60%	164,035	5.04%	298,585	7.07%	261,593	6.19%
Native American	18,007	0.70%	36,061	1.11%	36,077	0.85%	19,454	0.46%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 8 and Figure 13 below, show how the race/ethnicity demographics of the Jurisdiction are also broken down by the five districts in the county. Starting with District 1, it has a total population of 487,008. The Hispanic community forms the majority here, with 299,379 individuals, followed by the White and Black communities with 109,769 and 30,750 individuals respectively. Moving on to District 2, it has a slightly higher total population of 488,527. The White community is the majority here, with 153,891 individuals. The Hispanic community follows with 228,192 individuals, and the Asian or Pacific Islander community has 58,834 individuals.

In District 3, the total population is 488,901. The White community is the majority here as well, with 224,349 individuals. The Hispanic and Asian or Pacific Islander communities follow with 163,667 and 43,488 individuals respectively. District 4 has a total population of 465,027. The Hispanic community forms the majority here, with 249,662 individuals. The White and Black communities follow with 174,359 and 11,628 individuals respectively. Finally, in District 5, the total population is 487,975. The Hispanic community is the majority here, with 260,429 individuals. The White and Black communities follow with 126,361 and 52,924 individuals respectively.

The maps for both the Jurisdiction and Region below show the areas with highest and lowest concentrations of population based on Race/Ethnicity, National Origin (**National origin** refers to the nation where a person was born or where their ancestors came from), and Limited English Proficiency.

Table 8: Race/Ethnicity Population by Districts (Jurisdiction)

	District 1	District 2	District 3	District 4	District 5
White	109,769	153,891	224,349	174,359	126,361
Black	30,750	26,132	25,094	11,628	52,924
Hispanic	299,379	228,192	163,667	249,662	260,429
Asian or Pacific Islander	29,228	58,834	43,488	14,342	25,700
Native American	1,653	1,417	3,246	2,022	3,621
Two or More Races	13,607	17,423	26,419	10,888	16,390
Other	2,622	2,638	2,638	2,126	2,550

Data Sources: 2021 Redistricting of Riverside County's Supervisorial Districts

Figure 10: Riverside County Supervisorial District Boundaries 2021

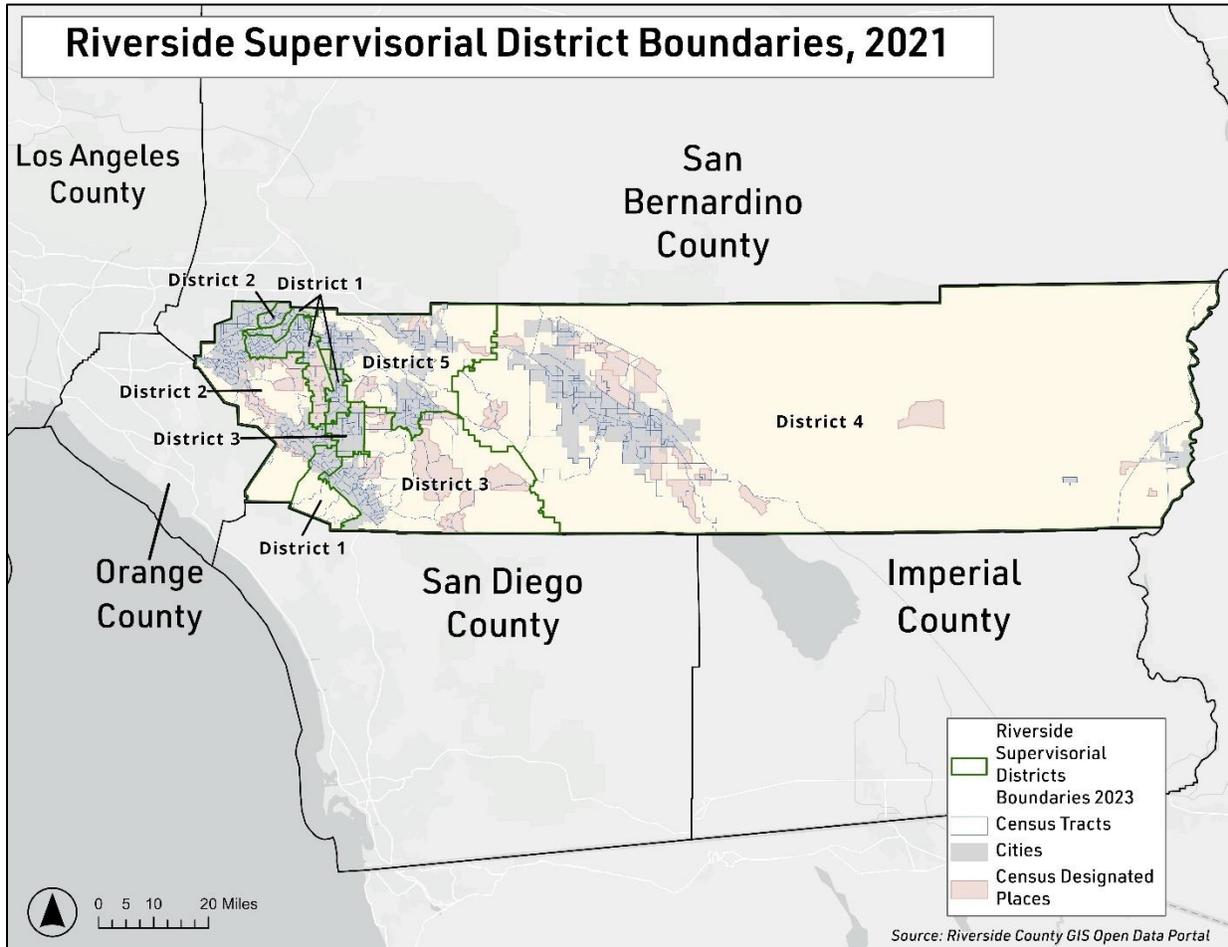


Figure 13: Minority Population (Jurisdiction)

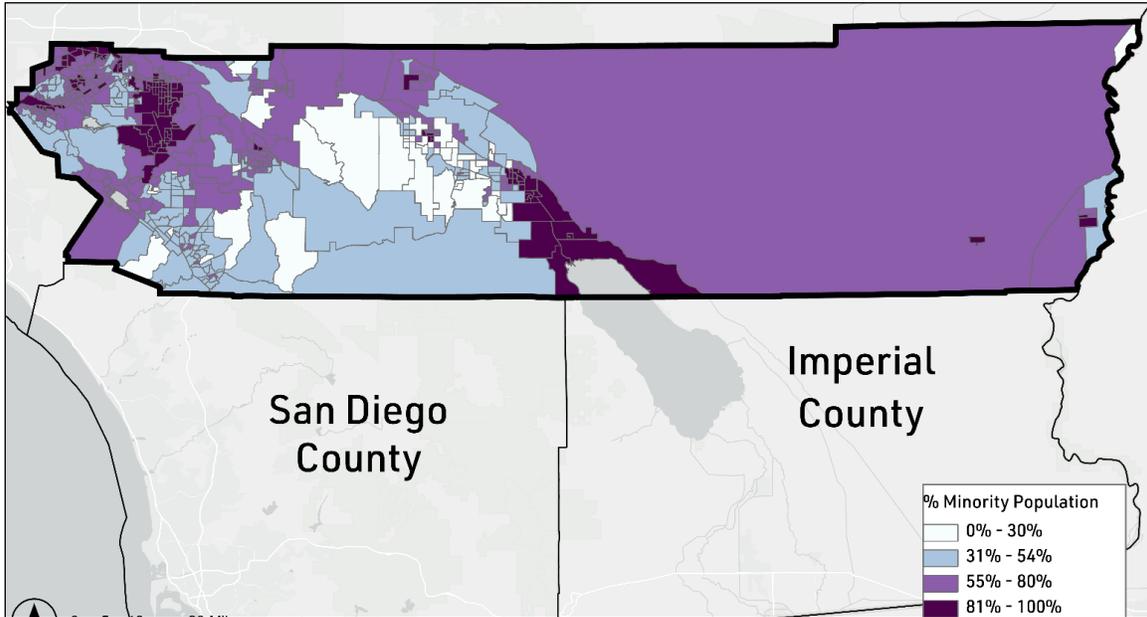


Figure 11: Predominant Race/Ethnicity (Jurisdiction)

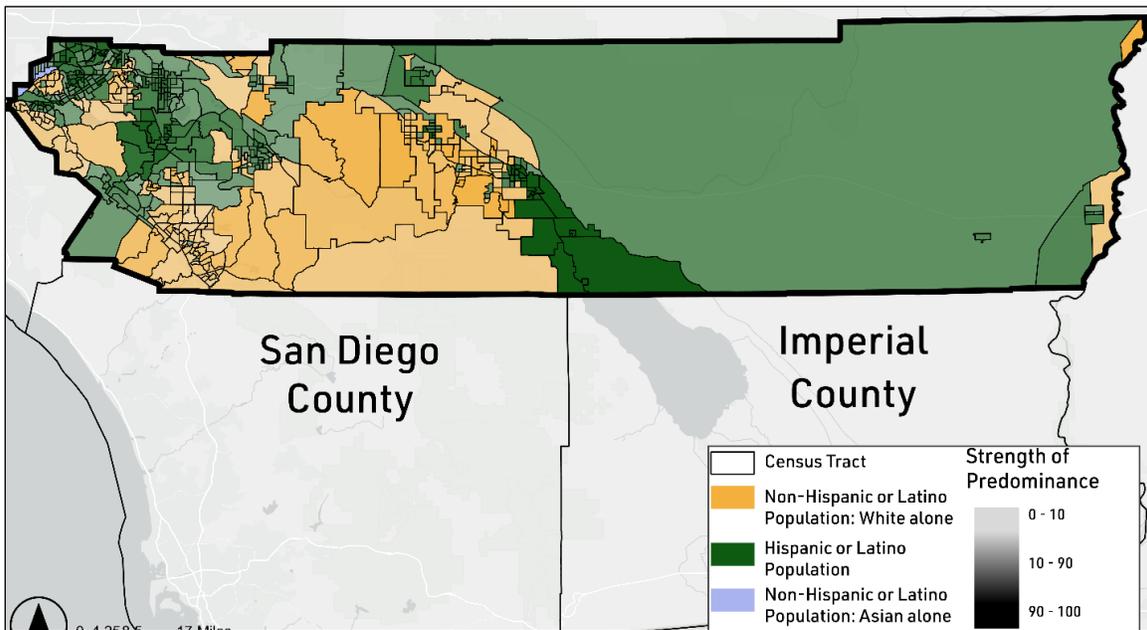


Figure 12: Predominant Race/Ethnicity by Census Tract

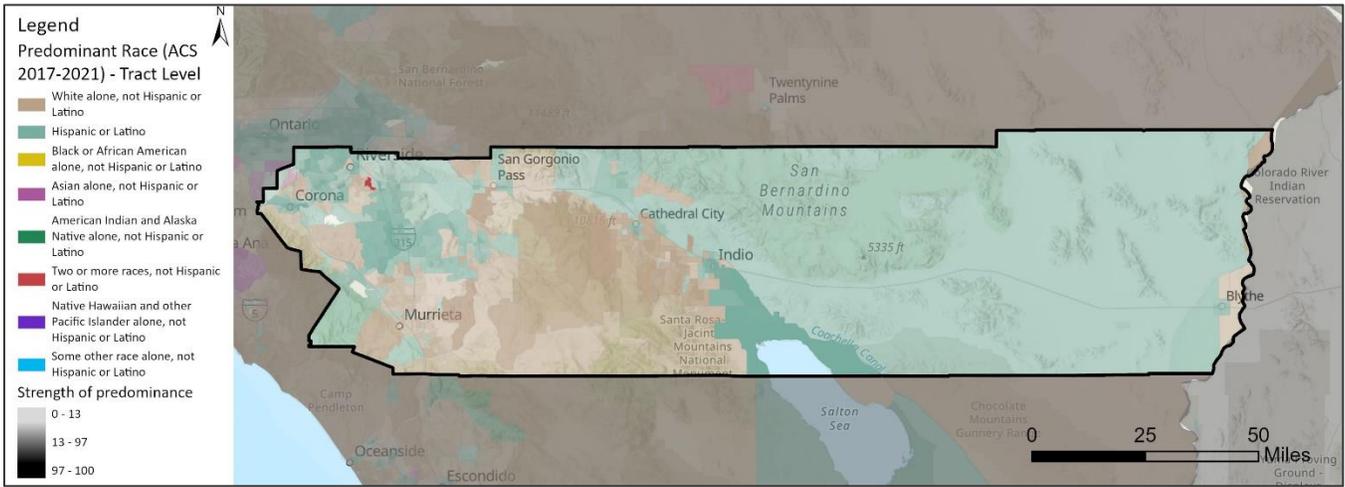


Figure 13: Limited English Proficiency (LEP) Dot Density (Jurisdiction)

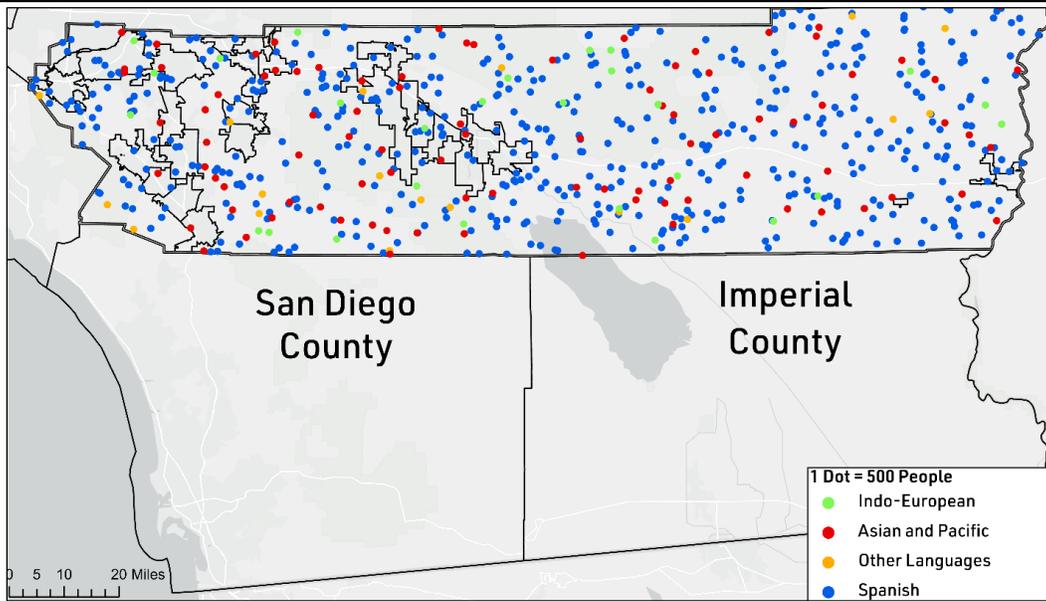
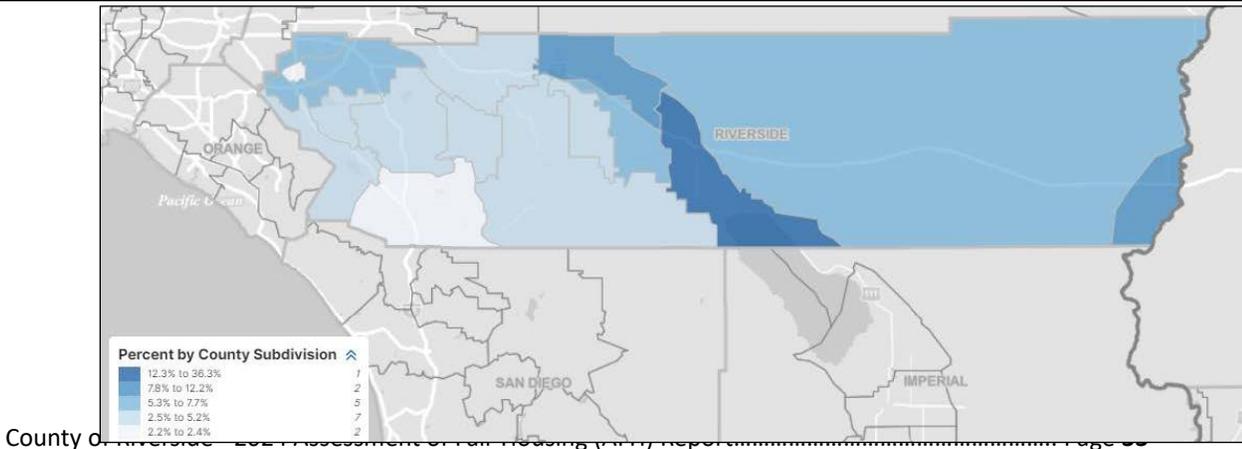


Figure 14: Residents with LEP - All Households (Jurisdiction)



County of

Figure 15: Residents with LEP - Spanish

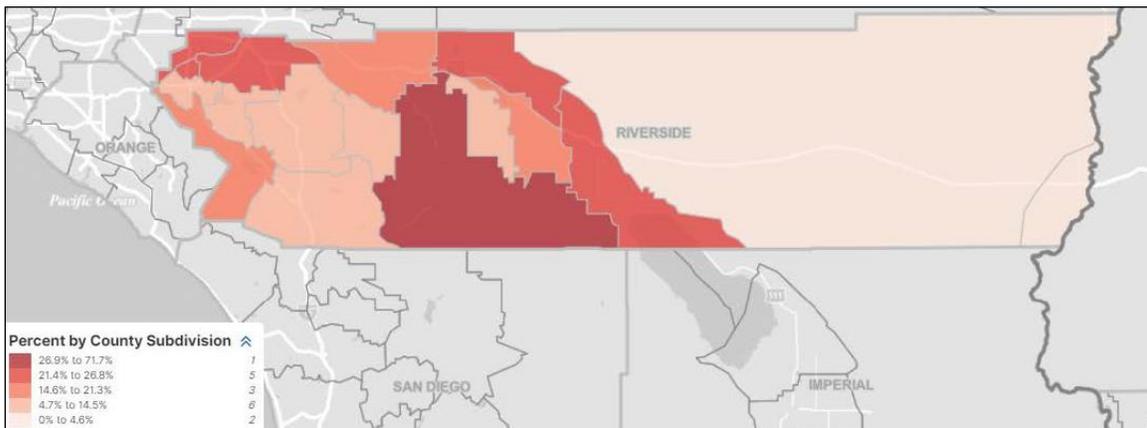
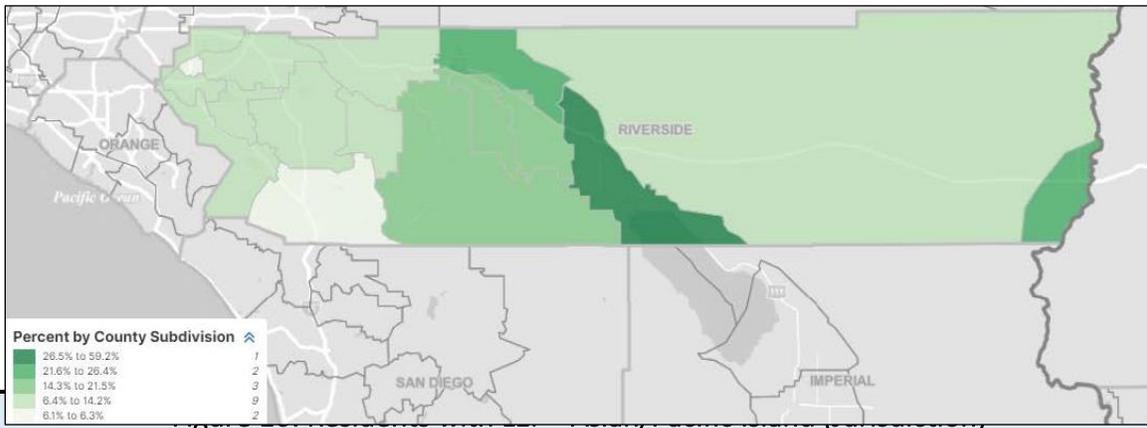
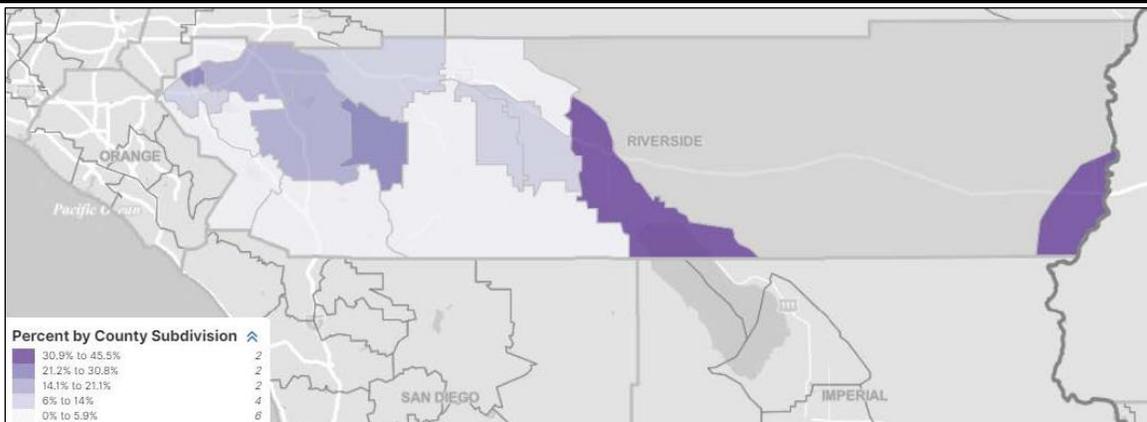


Figure 17: Resident with LEP - Other Languages (Jurisdiction)



2. Segregation/Integration

Riverside County stands out in the state for its significant non-White, Hispanic population. It forms one of the largest areas within the Southern California Association of Governments (SCAG) Region where most of the population identifies as Hispanic or Latino. This demographic trend has been prominent since the early 1900s, aligning with the growth of the county’s agricultural economy.

The county’s diversity index, which measures the probability that two individuals chosen at random will be of different races or ethnicities, is over 95 in much of the county. This score is quite high, with 100 representing perfect diversity. This level of diversity has remained relatively steady in recent years, indicating a stable multicultural environment.

The southern part of Riverside County is the most diverse, while the least diverse areas are found in the southeast. Despite the high levels of diversity seen across most of the SCAG Region, Riverside County stands out for its even distribution of diversity across the entire county. This suggests a broad-based multicultural presence rather than pockets of ethnic or racial groups.

Dissimilarity Index

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area. The higher the dissimilarity index value, the higher the level of segregation in an area.

Table 9: Dissimilarity Index Values

Values	Description
<40	Low Segregation
40-55	Moderate Segregation
>55	High Segregation
<i>Data Source: HUD Exchange</i>	

Segregation Levels

For Riverside County, the Dissimilarity Index shows a moderate level of segregation between the racial or ethnics groups presented (see Table 10 below). In 2020, Non-White populations show the lowest race-specific levels of segregation with Whites with an index of 41.29.

Blacks have the highest levels of segregation with Whites with an index of 47.66, while Hispanics can be shown to have the next-highest index at 43.96. Asian or Pacific Islander populations and White populations show a segregation index of 43.07, indicating a moderate level of segregation within the county.

For the Region, the Dissimilarity Index also shows a moderate level of segregation between the racial or ethnics groups presented. In 2020, Non-White populations show the lowest race-specific levels of segregation with Whites at an index of 36.33. Asians or Pacific Islander populations have the highest levels of segregation with Whites at an index of 44.76, while Blacks can be shown to have the next-highest index at 40.13. Hispanic populations and White populations show a segregation index of 39.48, indicating a moderate level of segregation within the Region.

Table 10: Racial/Ethnic Dissimilarity Trends (Jurisdiction/Region)

	1990	2000	2010	2020
Riverside County (Jurisdiction)				
Non-White/White	32.92	38.90	38.95	41.29
Black/White	43.8	45.5	44	41.8
Hispanic/White	35.8	42.5	42.4	42.2
Asian or Pacific Islander/White	33.3	37	38.2	38
Riverside-San Bernardino-Ontario, CA (Region)				
Non-White/White	38.41	38.70	33.14	36.33
Black/White	55.54	44.17	35.34	40.13
Hispanic/White	40.15	41.99	37.78	39.48
Asian or Pacific Islander/White	32.23	26.27	39.67	44.76

Data Source: 2020 HUD AFFH Online Mapping Tool

Segregation Trends Since 1990 - Jurisdiction

Non-White/White Dissimilarity. In 1990, the dissimilarity index between Non-White and White populations was 32.92. By 2000, this index increased to 38.90, indicating a growing separation. In 2010, the trend continued with a dissimilarity index of 38.95. As of 2020, the dissimilarity index stands at 41.29, suggesting an ongoing divergence between Non-White and White residents.

Black/White Dissimilarity. The dissimilarity index between Black and White populations was 43.74 in 1990. By 2000, it rose slightly to 45.48. In 2010, there was a slight decline to 43.96. As of 2020, the index has increased to 47.66, indicating persistent segregation.

Hispanic/White Dissimilarity. The dissimilarity index between Hispanic and White populations was 35.57 in 1990. By 2000, it grew significantly to 42.40. In 2010, the trend continued with an index of 42.36. As of 2020, the dissimilarity index stands at 43.96, reflecting ongoing disparities.

Asian or Pacific/White Dissimilarity. In 1990, the dissimilarity index between Asian or Pacific Islander and White populations was 33.17. By 2000, it increased to 37.31. In 2010, the trend continued with an index of 38.31. As of 2020, the index has risen to 43.07, highlighting distinct residential patterns.

See Figures 37-39 below for racial/ethnic population dot densities in Riverside County from 1990, 2000, and 2010, respectively.

Figure 18: Race/Ethnicity Dot Density - 1990 (Jurisdiction)

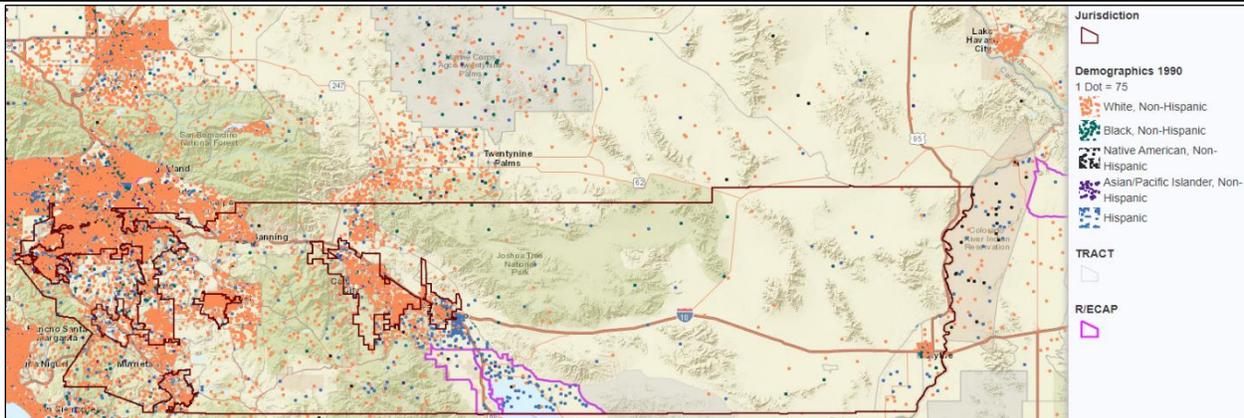


Figure 19: Race/Ethnicity Dot Density - 2000 (Jurisdiction)

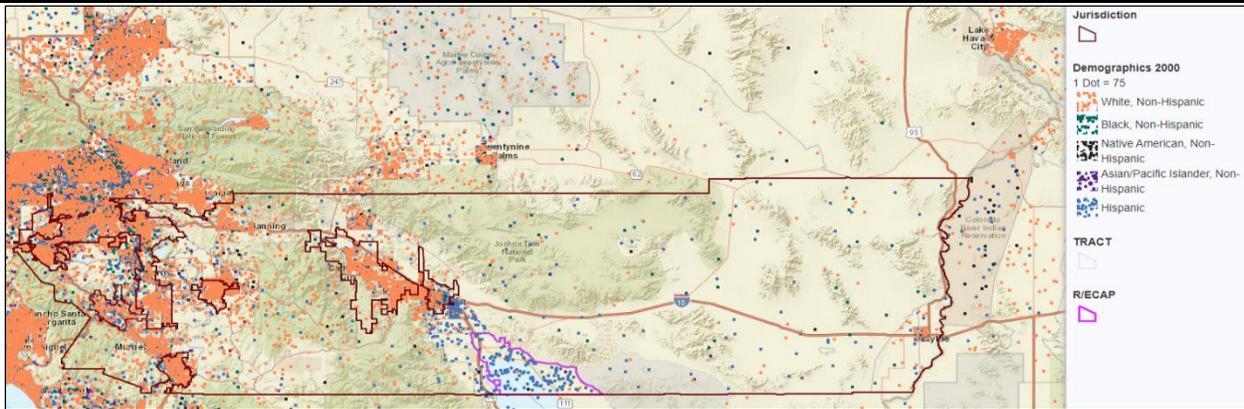
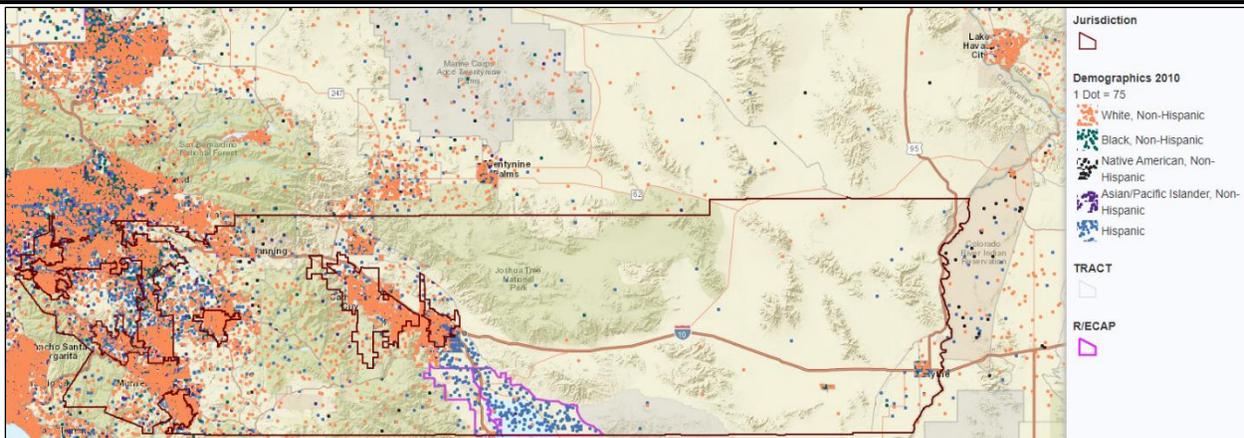


Figure 20: Race/Ethnicity Dot Density - 2010 (Jurisdiction)



Segregation Trends Since 1990 - Region

Non-White/White Dissimilarity. In 1990, the dissimilarity index between non-White and White populations was 38.41. By 2000, it increased slightly to 38.70. In 2010, there was a notable decline to 33.14. However, by 2020, the index rose again to 36.33.

Black/White Dissimilarity. The dissimilarity index showed the following trends: in 1990, it was at its highest index of 55.54. Through 2000 and 2010, this number dropped to 35.34 before rising again in 2020 to 40.13.

Hispanic/White Dissimilarity. The dissimilarity index reveals the following patterns: In 1990, The dissimilarity index stood at 40.15. This indicates a moderate level of segregation or dissimilarity between the two groups. The index increased slightly to 41.99 in 2000 and there was a notable decline in the dissimilarity index in 2010, reaching 37.7. As of 2020, the index rose to 39.48.

Asian or Pacific/White Dissimilarity. In 1990, the dissimilarity index was 32.23. The index decreased significantly to 26.27 in 2000. In 2010, there was a notable increase in the dissimilarity index, reaching 39.67 and rose further in 2020 to 44.76.

See Figures 40-42 below show the racial/ethnic population dot densities in the Region from 1990, 2000, and 2010, respectively.

Figure 21: Race/Ethnicity Dot Density - 1990 (Region)

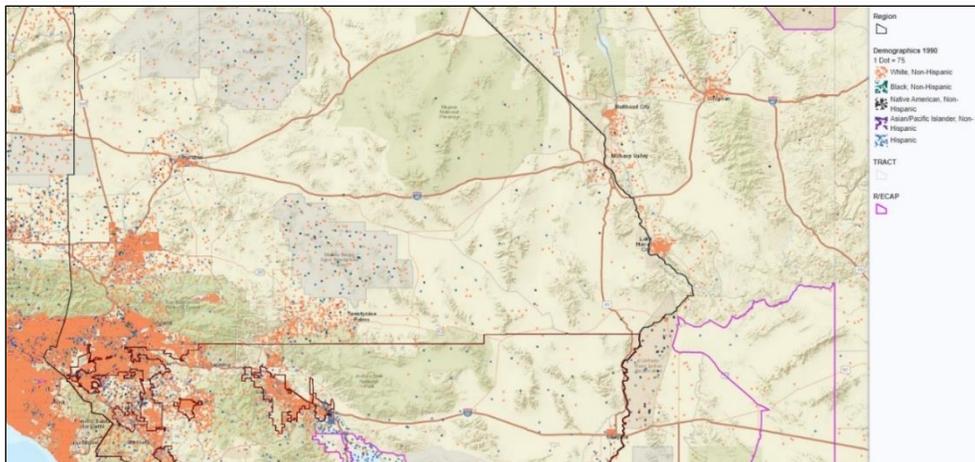


Figure 22: Race/Ethnicity Dot Density - 2000 (Region)

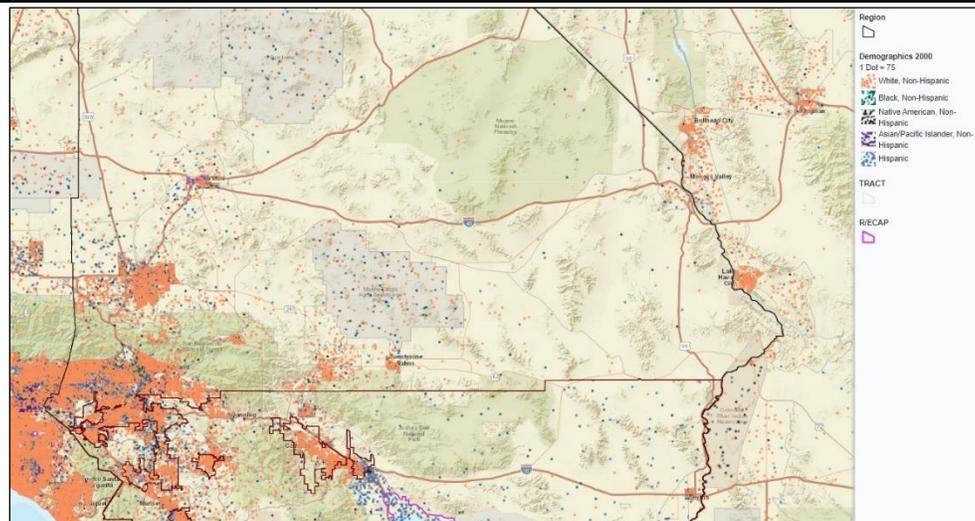
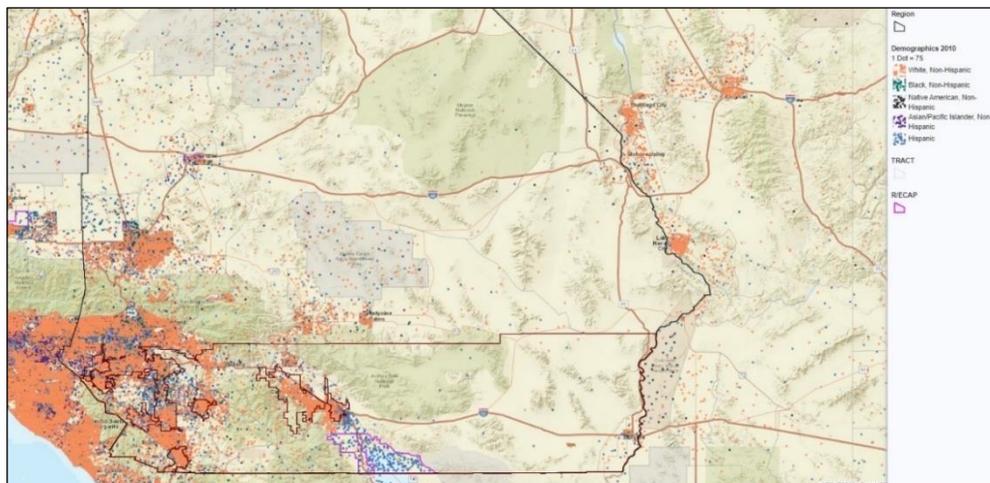


Figure 23: Race/Ethnicity Dot Density - 2010 (Region)



3. Racially/Ethnically Concentrated Areas of Poverty

In Riverside County, there are numerous census tracts that are recognized as racially and ethnically concentrated areas of poverty (R/ECAPs), as depicted in Figure 39 and 40. These areas, as defined by the Department of Housing and Urban Development (HUD), are characterized by a population where at least half identify as non-White and a minimum of 40 percent live below the poverty line.

The R/ECAPs in Riverside County encompass several distinct Regions. These include the tracts immediately bordering the Salton Sea, the Region southwest of Desert Hot Springs, Meadowbrook, the communities southwest of Hemet, and certain sections of the cities of Riverside and Moreno Valley.

The unincorporated areas of Riverside County that are R/ECAPs have a combined population of roughly 35,047. These areas are notable for having the highest concentration of individuals who identify as Hispanic. See Figure 43 and 44 below for groupings of R/ECAPs in the county and Region.

Figure 24: R/ECAPS (Jurisdiction)

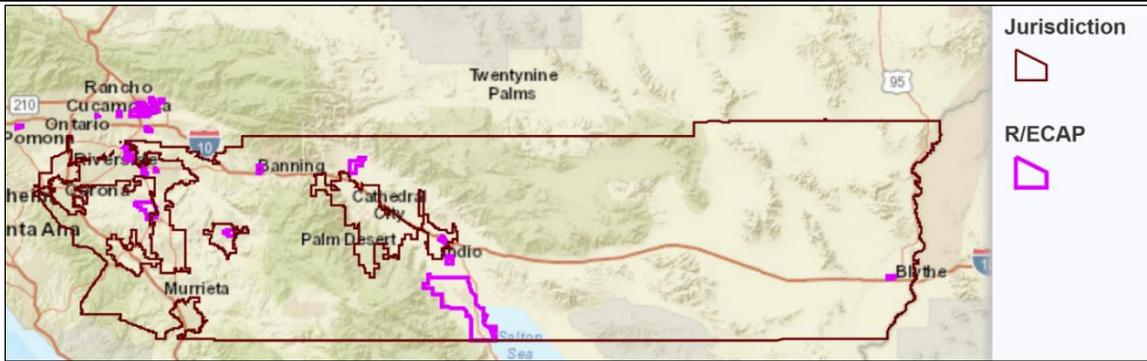
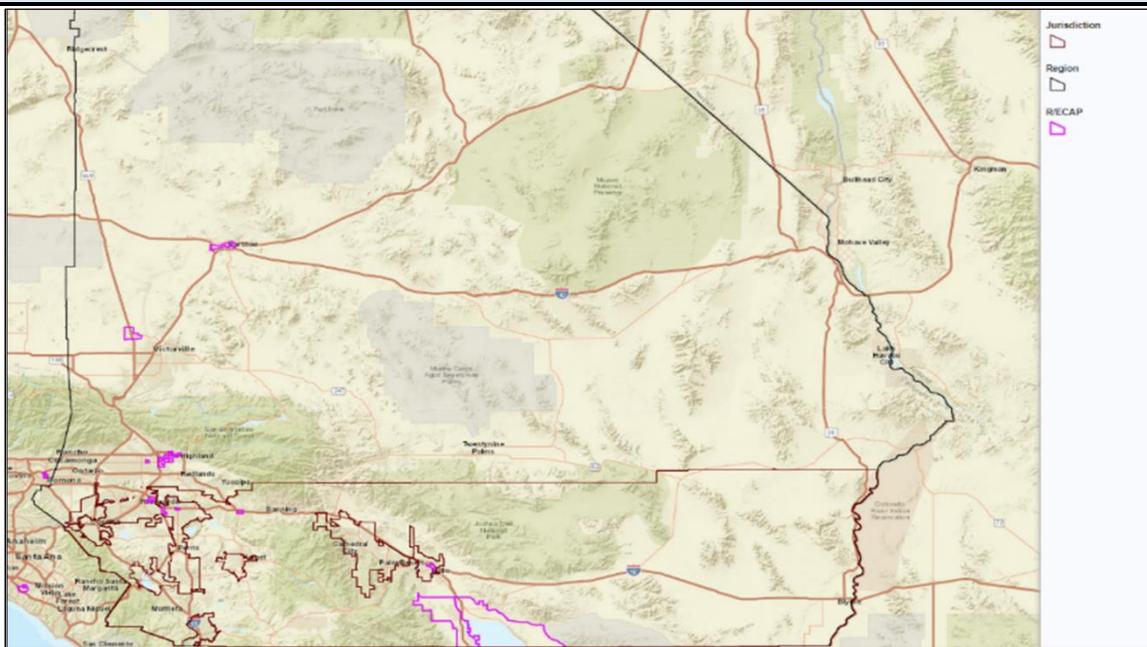


Figure 25: R/ECAPS (Region)



R/ECAPs by Protected Class

This section reviews the representation of various protected classes in R/ECAPS in the County and the Region.

The protected classes are as follows:

1. Race/Ethnicity
2. National Origin
3. Family Status

In the Jurisdiction, over 44,000 individuals reside within the City's R/ECAPs, comprising nearly 10 percent of the County's overall population. Of those residing within the Jurisdiction's R/ECAP boundaries, Hispanic residents account for over half (75.04%), compared to only.

An additional 15.66% percent are White, 5.73% percent are Black, and only 1.69% are Asian or Pacific Islander. Additionally, there are 9,431 families in R/ECAPs, with 61.63% of them being families with children. The top countries of origin for the population include Mexico, Other Central America, El Salvador, and others.

For the Region, the total population in R/ECAPs is 209,235. At 63.30%, Hispanics forms the majority with White residents second at 17.17% of R/ECAPs. 12.02% are Black and 4.89% are Asian or Pacific Islander. This follows the same lead as the Jurisdiction.

There are also a total of 41,495 families in R/ECAPs of which families with children constitute 61.94%. The top countries of origin for the R/ECAP population include Mexico, Other Central America, El Salvador, and Other Southeastern Asia.

Table 11: R/ECAP by Protected Class (Jurisdiction)

	Number	Percentage
R/ECAP Race/Ethnicity		
White, Non-Hispanic	6,903	15.66%
Black, Non-Hispanic	2,524	5.73%
Hispanic	33,070	75.04%
Asian or Pacific Islander, Non-Hispanic	745	1.69%
Native American, Non-Hispanic	308	0.70%
Other, Non-Hispanic	39	0.09%
R/ECAP Family Type		
Total Families in R/ECAPs	9,431	100.00%
Families with children	5,812	61.63%
R/ECAP National Origin		
<i>Mexico</i>	13,489	30.61%
<i>Other Central America</i>	620	1.41%
<i>El Salvador</i>	507	1.15%
<i>Other Southeastern Asia</i>	254	0.58%
<i>Canada</i>	156	0.35%
<i>Philippines</i>	112	0.25%
<i>Other Western Asia</i>	108	0.25%
<i>England</i>	47	0.11%
<i>Other South America</i>	26	0.06%
<i>Other Western Europe</i>	26	0.06%
<i>Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool</i>		

Table 12: R/ECAP by Protected Class (Region)

	Number	Percentage
R/ECAP Race/Ethnicity		
White, Non-Hispanic	35,928	17.17%
Black, Non-Hispanic	25,140	12.02%
Hispanic	132,437	63.30%
Asian or Pacific Islander, Non-Hispanic	10,225	4.89%
Native American, Non-Hispanic	1,057	0.51%
Other, Non-Hispanic	390	0.19%
R/ECAP Family Type		
Total Families in R/ECAPs	41,495	-
Families with children	25,702	61.94%
R/ECAP National Origin		
<i>Mexico</i>	42,229	20.18%
<i>Other Central America</i>	2,440	1.17%

<i>El Salvador</i>	1,975	0.94%
<i>Other Southeastern Asia</i>	1,150	0.55%
<i>Canada</i>	990	0.47%
<i>Philippines</i>	837	0.40%
<i>Other Western Asia</i>	701	0.34%
<i>England</i>	529	0.25%
<i>Other South America</i>	502	0.24%
<i>Other Western Europe</i>	466	0.22%
<i>Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool</i>		

4. Disparities in Access to Opportunity

HUD has developed a series of indices to help inform communities about segregation and disparities in access to opportunity in their Jurisdiction and Region.

These indices are as follows:

- Low Poverty Index;
- School Proficiency Index;
- Jobs Proximity Index;
- Labor Market Engagement Index;
- Low Transportation Cost Index;
- Transit Trips Index; and
- Environmental Health Index.

A summarized analysis of these indices shows that, apart from their ability to access a low transportation costs and proximity to jobs, residents of the County of Riverside enjoy relative access to opportunity at levels in par with or slightly higher than residents of the Region generally. Higher index scores nearly across the board indicate greater access for Riverside residents to opportunity in the important areas of education and employment, and lower exposure to poverty.

To facilitate the Access to Opportunity analysis, HUD provides a table that measures access to opportunity by each index. This table is shown below. The index allows comparison of opportunity indicators by race and ethnicity, for households below and above the poverty line, among Jurisdictions, and to the Region. These tables are referenced in the opportunity indicators discussions that follow.

Table 13: Opportunity Indicators by Race/Ethnicity (Jurisdiction/Region)

	Low Poverty	School Proficiency	Labor Market	Transit Trip	Low Transportation Cost	Jobs Proximity	Environmental Health
Jurisdiction (Riverside County)							
Total Population							
White	55.42	50.59	32.21	42.95	36.27	35.59	51.35
Black	53.05	48.56	28.83	43.34	35.68	36.13	45.38
Hispanic	38.72	37.59	23.26	46.71	39.19	31.93	50.77
Asian or Pacific Islander	66.75	61.81	42.07	48.13	31.22	37.62	39.79
Native American	41.33	36.49	22.15	40.93	37.76	32.05	59.71

	Low Poverty	School Proficiency	Labor Market	Transit Trip	Low Transportation Cost	Jobs Proximity	Environmental Health
Below Federal Poverty Line							
White	43.49	39.50	24.61	43.08	39.64	32.15	55.33
Black	32.37	33.01	20.20	41.20	39.83	26.04	54.93
Hispanic	24.54	28.02	15.14	49.53	42.62	29.52	53.26
Asian or Pacific Islander	54.59	51.62	32.00	44.78	35.62	41.21	45.47
Native American	34.71	30.52	17.33	39.34	41.01	40.69	56.10
Region (San Bernardino-Riverside-Ontario, CA)							
Total Population							
White	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Below Federal Poverty Line							
White	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American	29.25	30.43	19.72	50.03	46.34	44.62	44.78
<i>Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)</i>							

Education

In a statewide ranking of 2016 California Assessment of Student Performance and Progress (CAASP) test scores listed on School-Ratings.com, which includes public and charter schools (private schools are not required to participate), of 16 ranked schools in the unincorporated areas of Riverside County, only one ranked in the 80th percentile or higher (James Monroe Elementary in Bermuda Dunes ranked in the 84th percentile), compared to similar schools in the state. Six more schools ranked between the 50th and 79th percentiles.

Several other schools that were not included in the ranking system exist in unincorporated Riverside County; however, there are fewer educational facilities in eastern Riverside County than in western. In the eastern area, there are no schools in the communities of Desert Edge, Desert Palms, Garnet, Indio Hills, Mesa Verde, North Shore, Ripley, Sky Valley, and Whitewater, that is, in 9 of the 16 communities in this portion of the county.

In contrast, only 3 out of 29 unincorporated communities in the western portion of the county lack schools in their communities—Green Acres, Lake Riverside, and Temescal Valley. Additionally, TCAC and HCD determined that there are more indicators for positive educational outcomes for students in western Riverside County than in eastern, based on access to proficient schools. For communities without a school, students must commute to a neighboring community or Jurisdiction or be home schooled, both of which put additional strain on their parent(s) and present disproportionate access to an education for students in these areas.

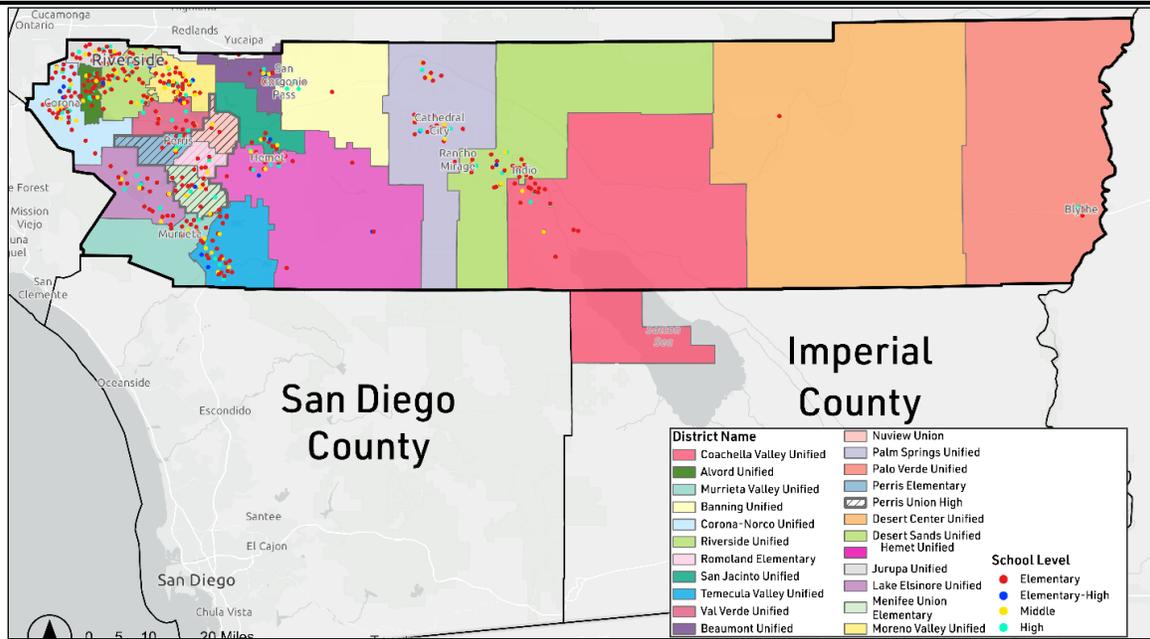
There are 23 school districts in the county. The Alvord Unified School District is located in Riverside, California, and serves the western portion of the City of Riverside, the eastern portion of the City of Corona, and segments of unincorporated parts of Riverside County. The Banning Unified School District is in the central part of Riverside County in California and services the city of Banning and the unincorporated area of Cabazon.

The Beaumont Unified School District is in the central part of Riverside County in California and services the City of Beaumont and the unincorporated area of Cherry Valley. The Coachella Valley Unified School District is a public school district with main offices located in Thermal, California. The Corona-Norco Unified School District is a school district in Riverside County, California, and it serves the cities of Corona, Norco, and Eastvale. The Desert Center Unified School District is a school district in Riverside County, California.

The Desert Sands Unified School District is a public school district with main offices located in La Quinta, California. The Hemet Unified School District is a school district in Hemet, California, which covers Hemet, East Hemet, Valle Vista, Anza, Winchester, and Idyllwild. The Jurupa Unified School District is a grade K-12 school district in Riverside County, California. The Lake Elsinore Unified School District is a public school district located in Lake Elsinore, California, USA.

The Menifee Union School District, Moreno Valley Unified School District, Murrieta Valley Unified School District, Nuvview Union School District, Palm Springs Unified School District, Palo Verde Unified School District, Perris Elementary School District, Perris Union High School District, Riverside Unified School District, Romoland School District, San Jacinto Unified School District, Temecula Valley Unified School District, and Val Verde Unified School District are also important educational institutions in the Region, each with their unique characteristics and contributions to the community.

Figure 26: School Districts in Riverside County



The School Proficiency Index measures the average level of proficiency in schools for each racial and ethnic group, presents a diverse picture. In the County, the White population exhibits a proficiency index of 50.59, indicating a moderate level of school performance. The Black community follows closely with an index of 48.56. The Hispanic community, however, has a lower index of 37.59, suggesting room for improvement in their educational outcomes. The Asian or Pacific Islander community outperforms all with an impressive index of 61.81, while the Native American community has the lowest index at 36.49.

When considering individuals living below the federal poverty line within the Jurisdiction, the proficiency indices

generally decrease. The White population has an index of 39.50, the Black population 33.01, and the Hispanic population 28.02. The Asian or Pacific Islander community maintains a relatively high index of 51.62, while the Native American community has an index of 30.52.

Turning to the Region as a whole, the School Proficiency Index shows similar trends. The White population has an index of 46.43, the Black population 35.44, the Hispanic population 33.26, the Asian or Pacific Islander population 51.51, and the Native American population 35.90. For those living below the federal poverty line in the Region, the indices are: White (37.30), Black (25.68), Hispanic (26.74), Asian or Pacific Islander (35.76), and Native American (30.43).

These indices serve as a barometer of school performance for each group, with higher numbers indicating better performance. However, it's important to remember that these numbers are averages and may not reflect the individual experiences of all students within these groups. They highlight the disparities in educational outcomes among different racial and ethnic groups and between those above and below the poverty line, underscoring the need for targeted interventions to improve school proficiency where it is most needed.

The maps below provide an understanding on the School Proficiency Index data for both the Jurisdiction and Region by race/ethnicity, national origin, and family status.

Figure 27: School Proficiency and Race/Ethnicity (Jurisdiction)

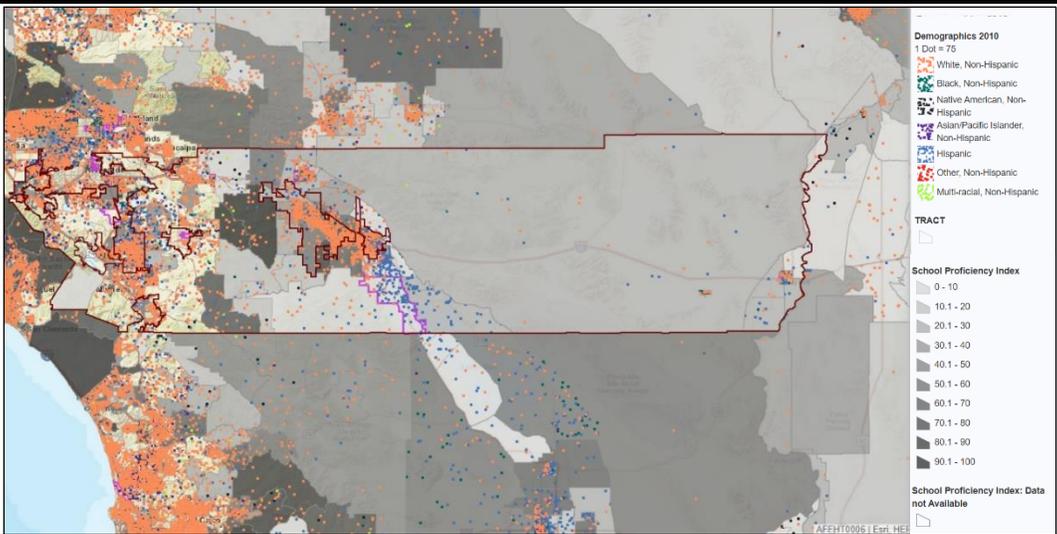


Figure 53: School Proficiency and National Origin (Jurisdiction)

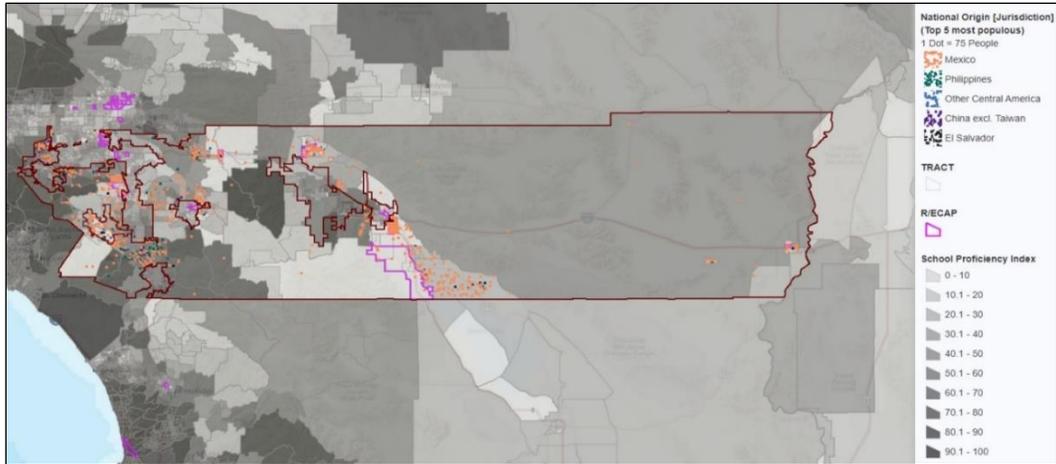


Figure 28: School Proficiency and Family Status (Jurisdiction)

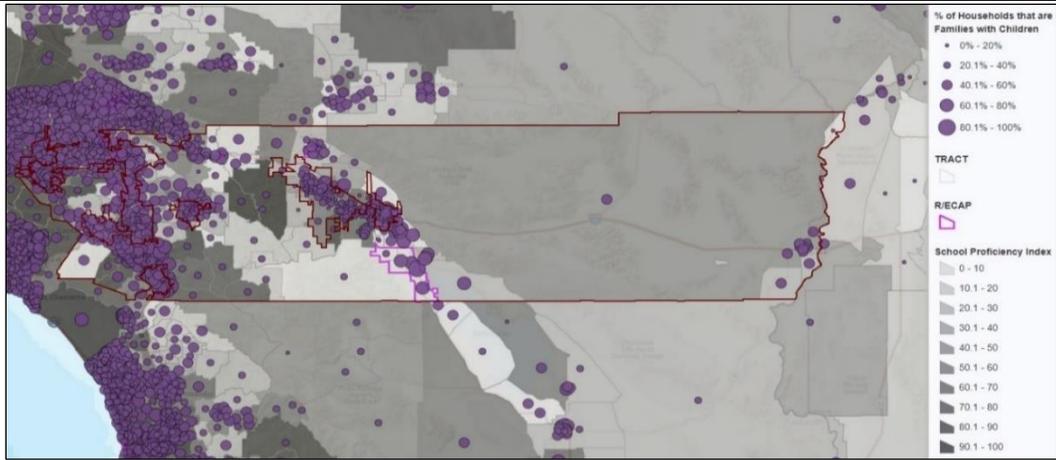


Figure 55: School Proficiency and Race/Ethnicity (Region)

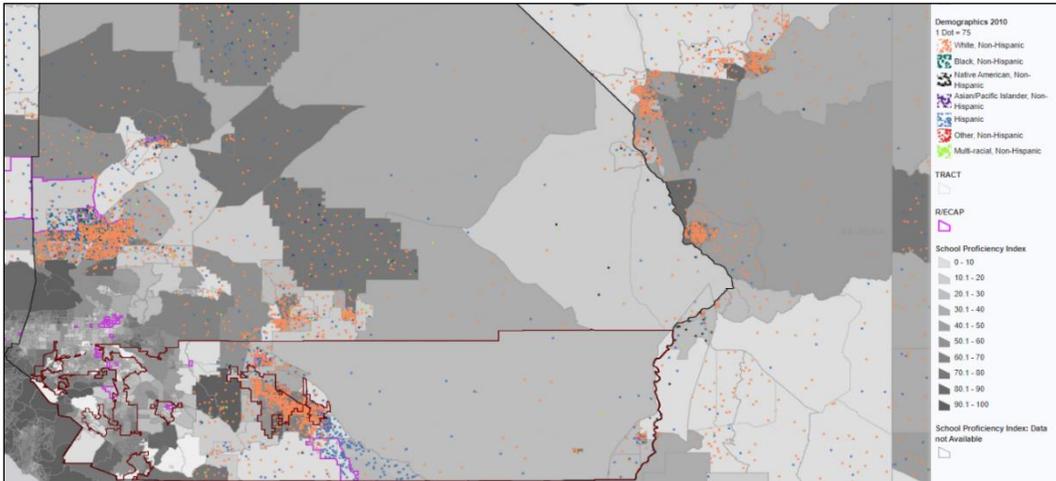


Figure 29: School Proficiency and National Origin (Region)

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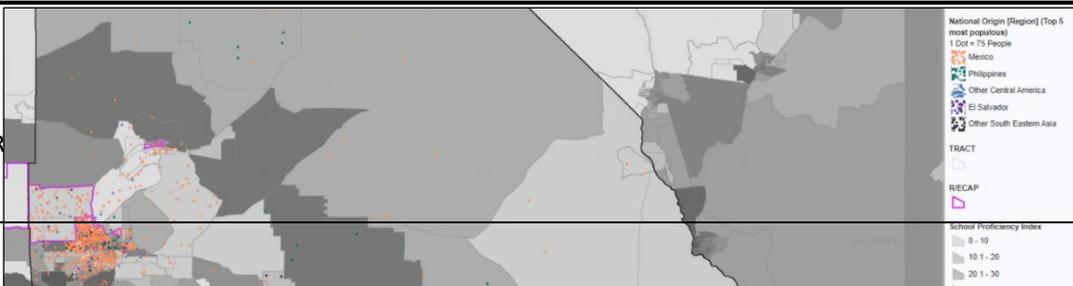
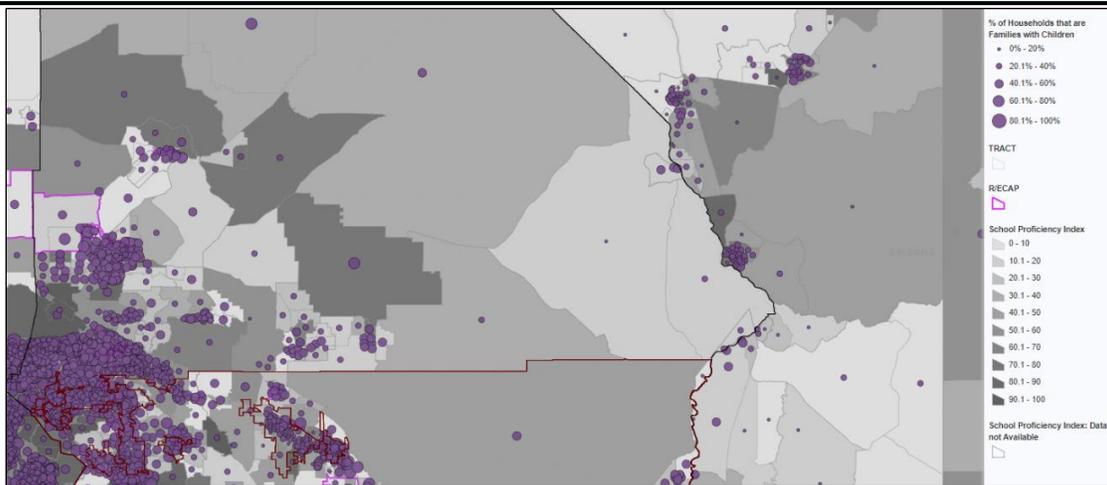


Figure 30 School Proficiency and Family Status (Region)



Employment

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of unemployment rates, and their workforce by industry. This section explores economic trends and characteristics in Riverside County as a means of identifying and understanding local housing needs.

As of 2023, the largest employer in Riverside County was the County of Riverside itself, a public employer in the Government Offices industry, employing 24,290 people. This is followed by March Air Forces Reserve, a public employer in the Military industry, employing 9,600 people.

Among private employers, the largest employer is Kaiser Permanente, a company in the Healthcare industry, employing 5,846 people. The industries employing the most people are Government Offices, Education, and Healthcare. These three industries together employ 73.72% of the total employees in the listed employers.

This data provides valuable insights into the employment landscape of Riverside County, highlighting the key industries and employers in the Jurisdiction.

Table 14: Top Employers, Riverside County

	# of Employees	Industry
Private Employers		
Kaiser Permanente	5,846	Healthcare
Riverside Community Hospital	2,200	Healthcare
Cal Baptist University	1,442	Education
Collins Aerospace Systems	1,000	Aircraft Components Manufacturing
Riverside Medical Clinic	985	Healthcare
Stater Bros	845	Grocery Stores
Doctor's Hospital of Riverside	790	Healthcare
J Ginger Masonry	690	Masonry Contractors
Target	600	Department Stores
Mission Inn Hotel and Spa	565	Hotels & Motels
Public Employers		
County of Riverside	24,290	Government Offices
March Air Forces Reserve	9,600	Military
University of California, Riverside	8,593	Education
Riverside University Health Systems	8,000	Medicare
Riverside Unified School District	5,003	Education
City of Riverside	2,336	Government Offices
Riverside Community School District	2,100	Education
Alvord Unified School District	1,898	Education
Riverside County Office of Education	1,700	Education
Riverside Transit Agency	425	Transportation

Data Source: Riverside County Website, 2023.

The workforce by industry is made up of over a million individuals. On average, those in the workforces listed in the table below are earning around \$45,991. The largest group in the workforce is 20.8% and is in educational services, healthcare, and social assistance.

These groups are earning above average, with median earnings of \$48,815. The second largest group is retail trade, employing 12.3% of the workforce. Those in this group have earnings are slightly below average, around \$31,268.

Construction and manufacturing are also significant, employing 9.5% and 8.2% of the workforce respectively. They're both earning above average, with construction workers making around \$50,953 and manufacturing workers making around \$51,031.

Interestingly, those in public administration are only 5.2% of the workforce, but they have the highest median earnings of \$77,153. On the other end, those in arts, entertainment, recreation, accommodation, and food services make up 11% of the workforce but have the lowest median earnings of \$24,103.

Table 15: Workforce by Industry in Riverside County

Industry	#	%	Median Earnings
Agriculture, forestry, fishing and hunting, and mining	13,820	1.30%	\$27,779
Construction	101,452	9.50%	\$50,953
Manufacturing	87,949	8.20%	\$51,031

Wholesale trade	29,122	2.70%	\$51,531
Retail trade	132,380	12.30%	\$31,268
Transportation and warehousing, and utilities	80,469	7.50%	\$42,945
Information	16,570	1.50%	\$59,910
Finance and insurance, and real estate and rental and leasing	53,207	5%	\$57,865
Professional, scientific, management, administrative and waste services	109,795	10.20%	\$43,496
Educational services, and health care and social assistance	222,758	20.80%	\$48,815
Arts, entertainment, and recreation, and accommodation and food services	117,720	11%	\$24,103
Other services, except public administration	52,551	4.90%	\$31,030
Public administration	55,549	5.20%	\$77,153

Data Source: US Census/ACS, 2022 ACS Estimate.

The data provided below in Table 16 gives an insight into the unemployment rates among different racial and ethnic groups.

The average unemployment rate across all these groups is approximately 3.49%. The unemployment rate for White individuals is 2.9%, which is lower than the average. On the other hand, the unemployment rate for Black or African American individuals is 5.4%, which is higher than the average.

Similarly, the unemployment rate for American Indian and Alaska Native individuals is 4.4%, also above the average. Asian individuals have an unemployment rate of 3.0%, slightly below the average, while Filipino individuals have an unemployment rate of 3.2%, slightly below the average.

For those identified as some other race, the unemployment rate is 3.6%, which is above the average. Individuals identifying with two or more races have an unemployment rate of 2.9%, equal to the average. Looking at ethnic groups, Central American individuals have an unemployment rate of 2.3%, which is lower than the average. Mexican individuals have an unemployment rate of 3.7%, which is higher than the average. Lastly, Hispanic individuals have an unemployment rate of 3.5%, which is also above the average.

Table 16: Unemployment Percentages by Race/Ethnicity

Race/Ethnicity	Percentage
White	2.90%
Black or African American	5.40%
American Indian and Alaska Native	4.40%
Asian	3.00%
Filipino	3.20%
Some other race	3.60%
2 or more races	2.90%
Central American	2.30%
Mexican	3.70%
Hispanic	3.50%

Data Source: US Census/ACS, 2022 ACS Estimates

The Job Proximity Index measures the physical distances between place of residence and jobs by race or ethnicity. The higher the value, the better the access to employment opportunities for residents in a neighborhood. In the Jurisdiction, the White population exhibits a proximity index of 35.59, indicating a moderate level of job accessibility. The Black community follows closely with an index of 36.13. The Hispanic community, however, has

a lower index of 31.93, suggesting room for improvement in their job accessibility. The Asian or Pacific Islander community outperforms all with an impressive index of 37.62, while the Native American community has the lowest index at 32.05. With individuals living below the federal poverty line within the Jurisdiction, the proximity indices generally decrease.

In the Region, the Jobs Proximity Index shows similar trends but with generally higher scores. The White population has an index of 45.92, the Black population 45.67, the Hispanic population 46.90, the Asian or Pacific Islander population 53.56, and the Native American population 43.36. For those living below the federal poverty line in the Region, the indices are: White (43.28), Black (41.83), Hispanic (45.50), Asian or Pacific Islander (57.38), and Native American (44.62).

Figure 31: Job Proximity and Race/Ethnicity (Jurisdiction)

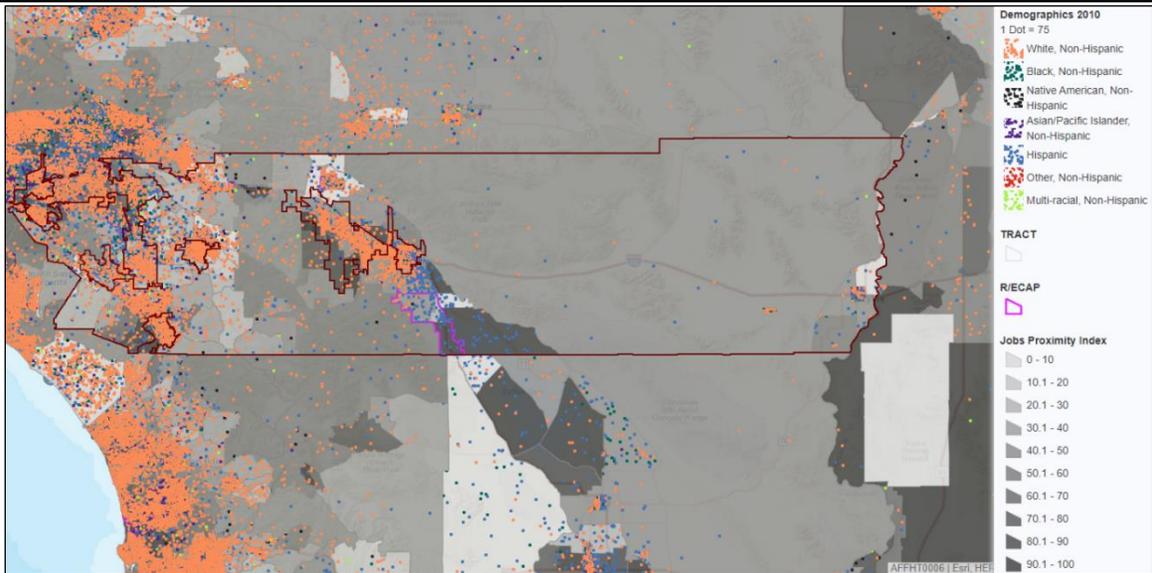


Figure 32: Job Proximity and National Origin (Jurisdiction)



Figure 33: Job Proximity and Family Status (Jurisdiction)

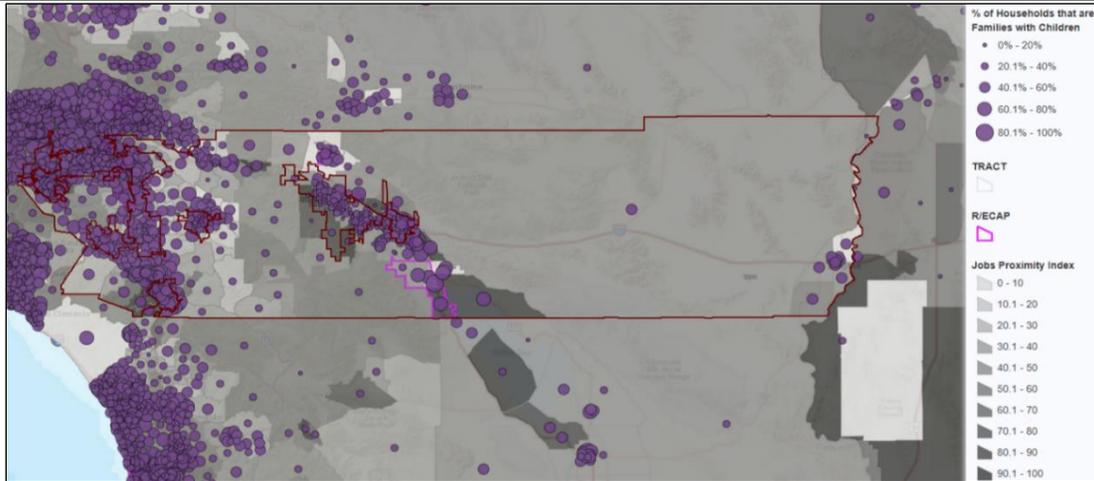


Figure 34: Job Proximity and Race/Ethnicity (Region)

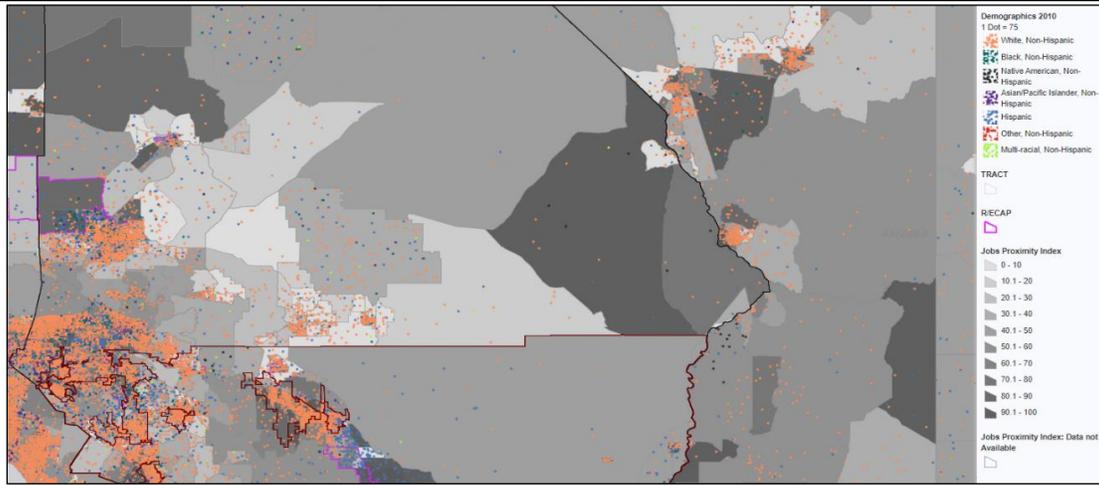


Figure 35: Job Proximity and National Origin (Region)

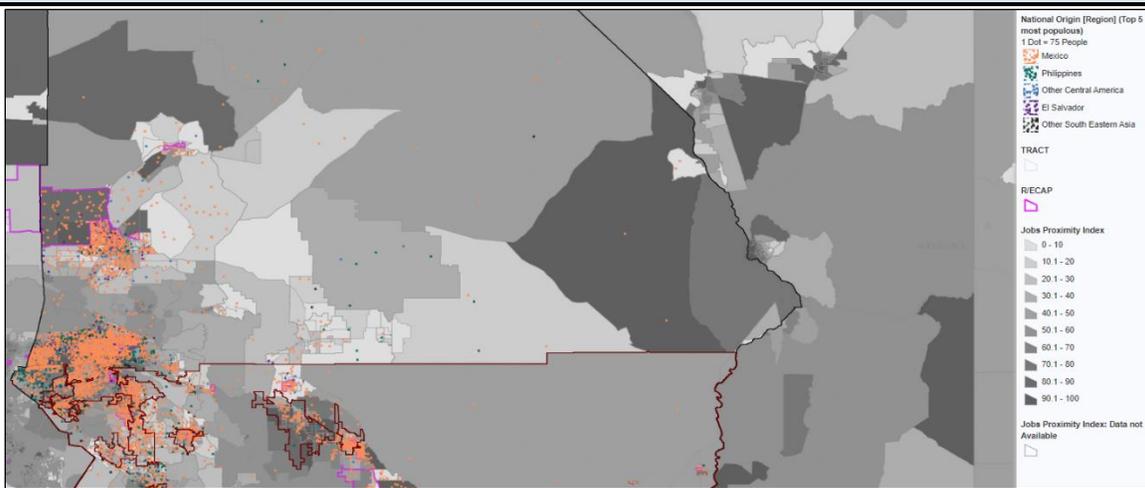
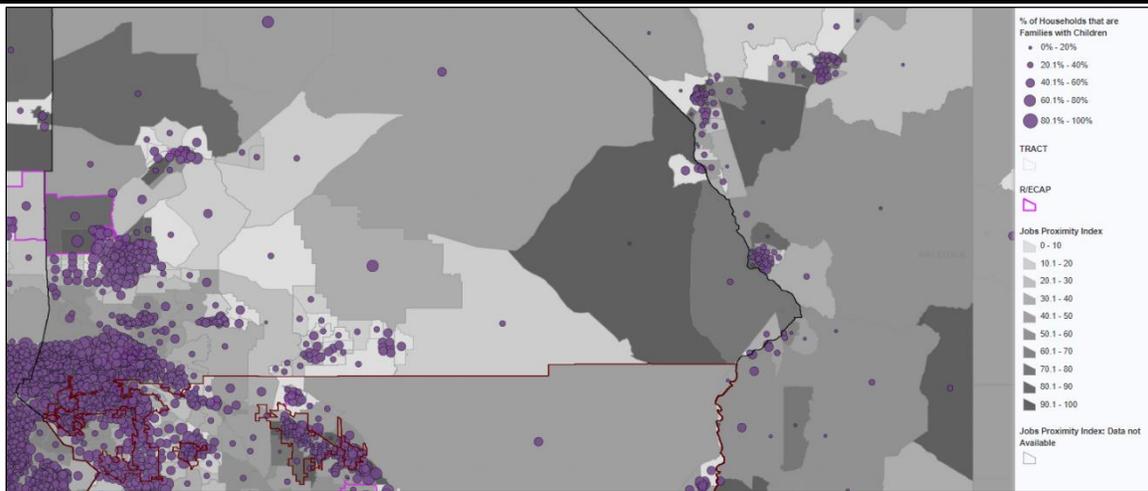


Figure 36: Job Proximity and Family Status (Region)



The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor’s degree, by neighborhood. The higher the score, the higher the labor force participation and human capital in a neighborhood.

In the Jurisdiction, the White population has a Labor Market Index of 32.21, indicating a moderate level of labor market conditions. The Black community has a slightly lower index of 28.83, while the Hispanic community has an index of 23.26, suggesting room for improvement in their labor market conditions. The Asian or Pacific Islander community outperforms all with an impressive index of 42.07, while the Native American community has the lowest index at 22.15.

In the Region, the Labor Market Index shows similar trends but with generally higher scores. The White population has an index of 33.94, the Black population 26.46, the Hispanic population 24.37, the Asian or Pacific Islander population 42.31, and the Native American population 24.58.

Figure 37: Labor Market and Race/Ethnicity (Jurisdiction)

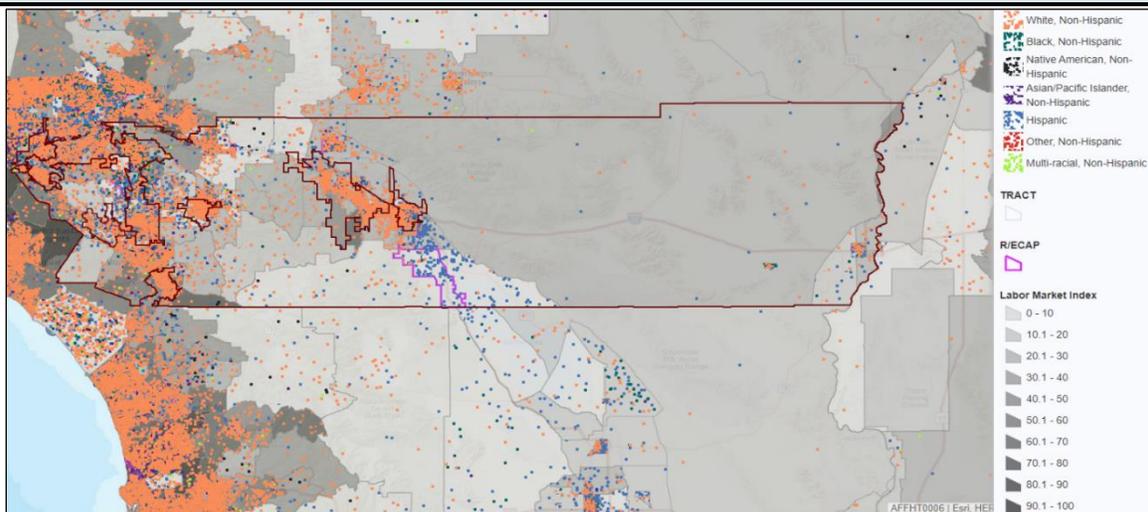


Figure 38: Labor Market and National Origin (Jurisdiction)

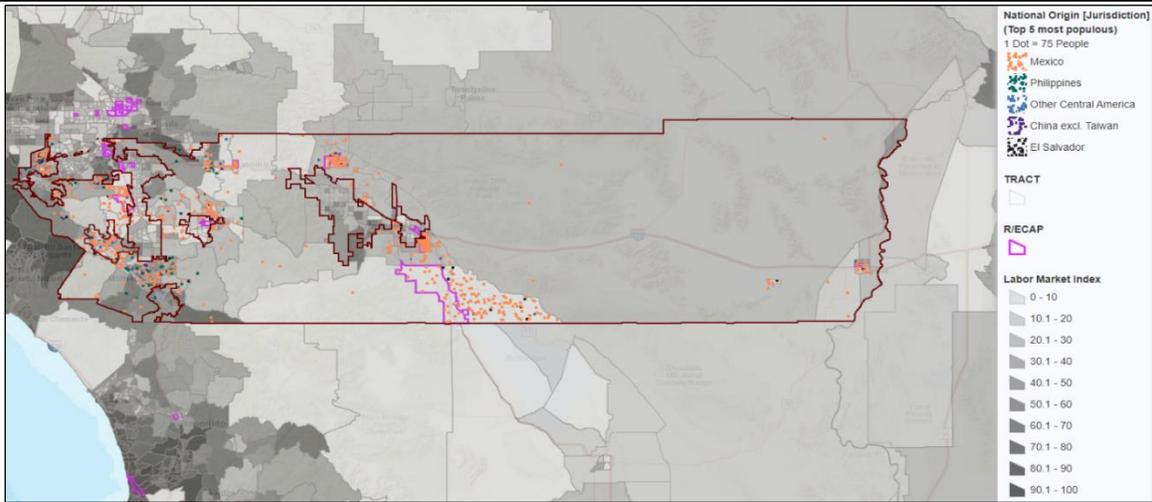


Figure 39: Labor Market and Family Status (Jurisdiction)

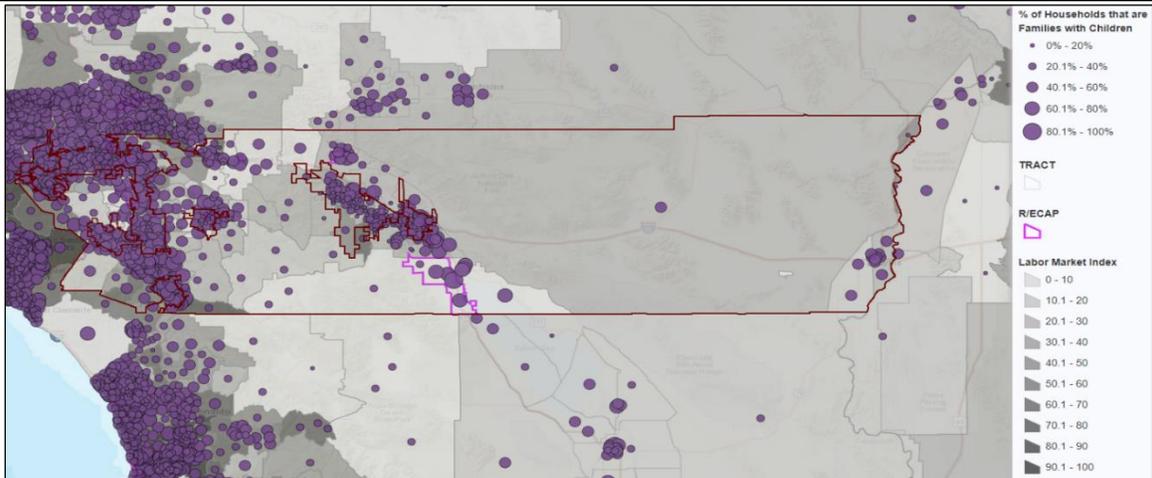


Figure 40: Labor Market and Race/Ethnicity (Region)

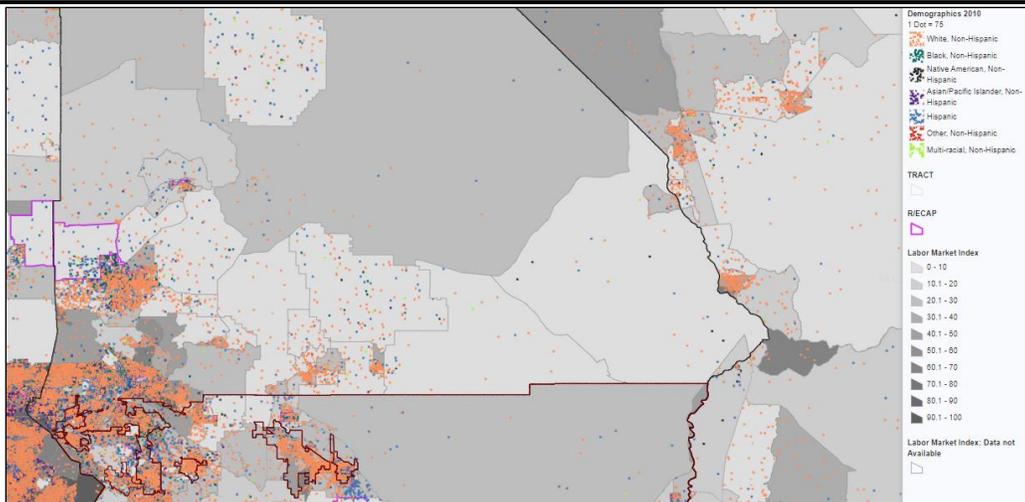


Figure 41: Labor Market and National Origin (Region)

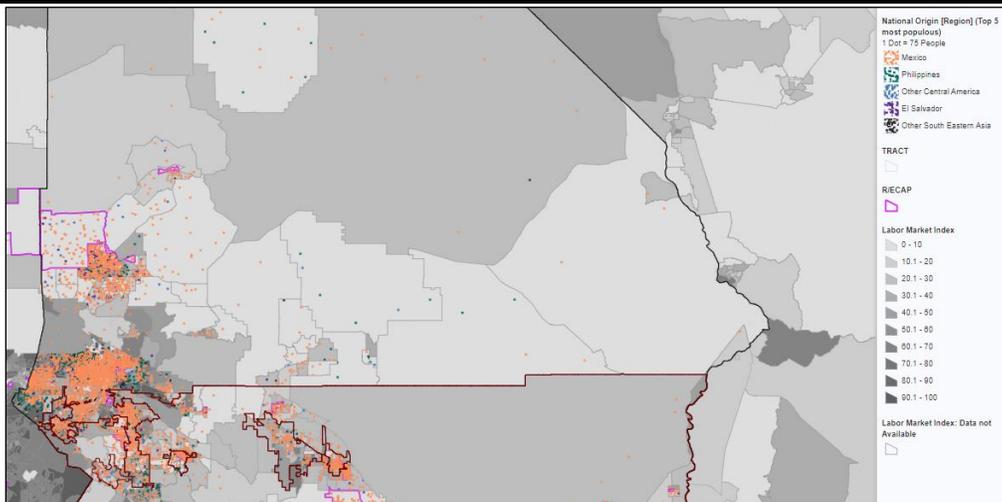
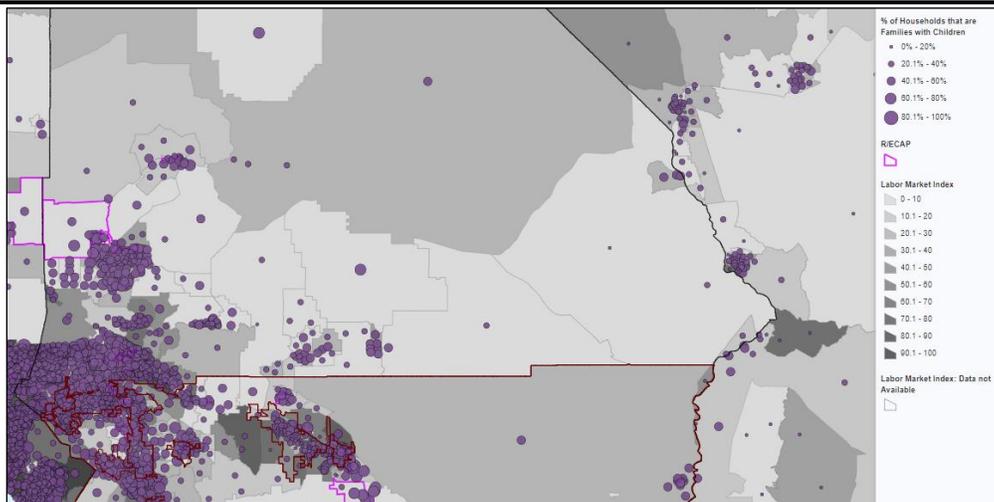


Figure 42: Labor Market and Family Status (Region)



Transportation

Riverside County residents in urban and suburban areas generally enjoy superior access to transportation infrastructure, which includes the Riverside Transit Agency (RTA) bus system, the Sun Line Transit Agency in the Palm Springs area, Palo Verde Transit Agency in the Blythe area, the Riverside Metrolink Station, with links to San Bernardino County’s Omnitrans system as well as to Amtrak, and the Corona Transit Center and Metrolink station.

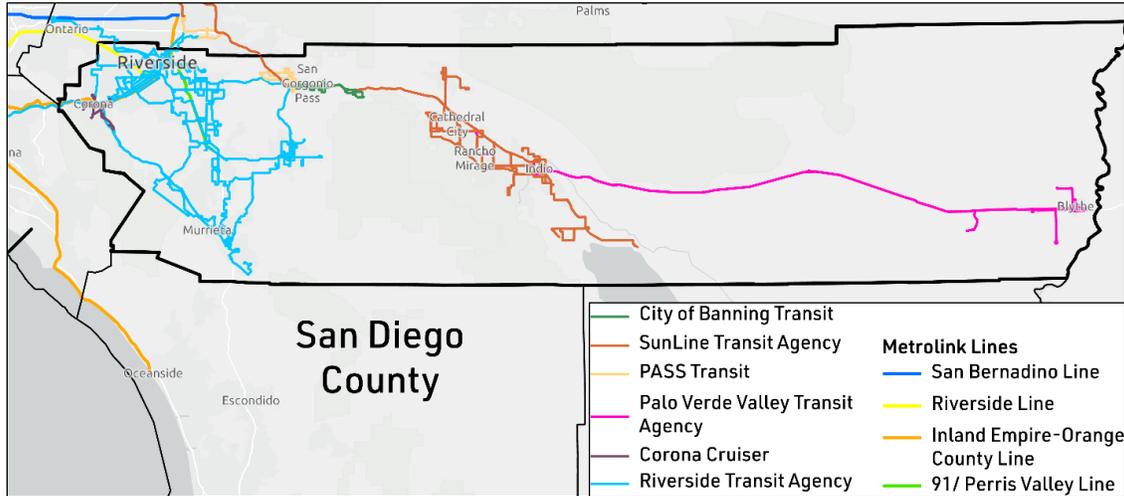
This large County is home to at least four municipal airports, (Banning Muni Airport, Corona Muni Airport AJO, Palm Springs International Airport, Riverside Muni Airport), five County-owned and operated airports (Ciriaco Summit, French Valley, Hemet Ryan, Jacqueline Cochran, and Blythe), and enjoys proximity to Ontario International Airport in nearby San Bernardino County. The County is also traversed by numerous major freeways within its boundaries (Interstates 10, 15, 215 and State Routes 60, 91, 71, 74, 79, 86, and 111).

Each of the public transit operators mentioned in the preceding paragraphs have programs available to incentivize ridership by students, seniors, and persons with disabilities. Each has an ADA plan and each of the bus lines offer a version of dial-a-ride that provides origin-to-destination advanced reservation transportation service for seniors

and persons with disabilities who need to travel to and from destinations generally within ¼ to 1 mile of an existing fixed-route service.

Although it is economically unfeasible to provide fixed-route public transportation in the more rural areas of the County, the major population centers appear to be well-served.

Figure 43: Public Transit in Riverside County



The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The index is based on estimates of transit taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters in the Core-Based Statistical Area. The higher the index value, the more likely residents in that neighborhood are to utilize public transit.

In the Jurisdiction, the White population has a Transit Index of 42.95, indicating a moderate level of transit accessibility. The Black community has a slightly higher index of 43.34, while the Hispanic community has an index of 46.71, suggesting better transit accessibility. The Asian or Pacific Islander community outperforms all with an impressive index of 48.13, while the Native American community has the lowest index at 40.93.

Individuals living below the federal poverty line within the Jurisdiction, the Transit Index generally increases. The White population has an index of 43.08, the Black population 41.20, and the Hispanic population 49.53. Interestingly, the Asian or Pacific Islander community maintains a relatively high index of 44.78, while the Native American community has an index of 39.34.

In the Region, the Transit Index shows similar trends. The White population has an index of 48.57, the Black population 53.65, the Hispanic population 55.76, the Asian or Pacific Islander population 55.92, and the Native American population 47.70. For those living below the federal poverty line in the Region, the indices are: White (48.70), Black (53.16), Hispanic (57.51), Asian or Pacific Islander (58.72), and Native American (50.03).

Figure 44: Transit Trip and Race/Ethnicity (Jurisdiction)

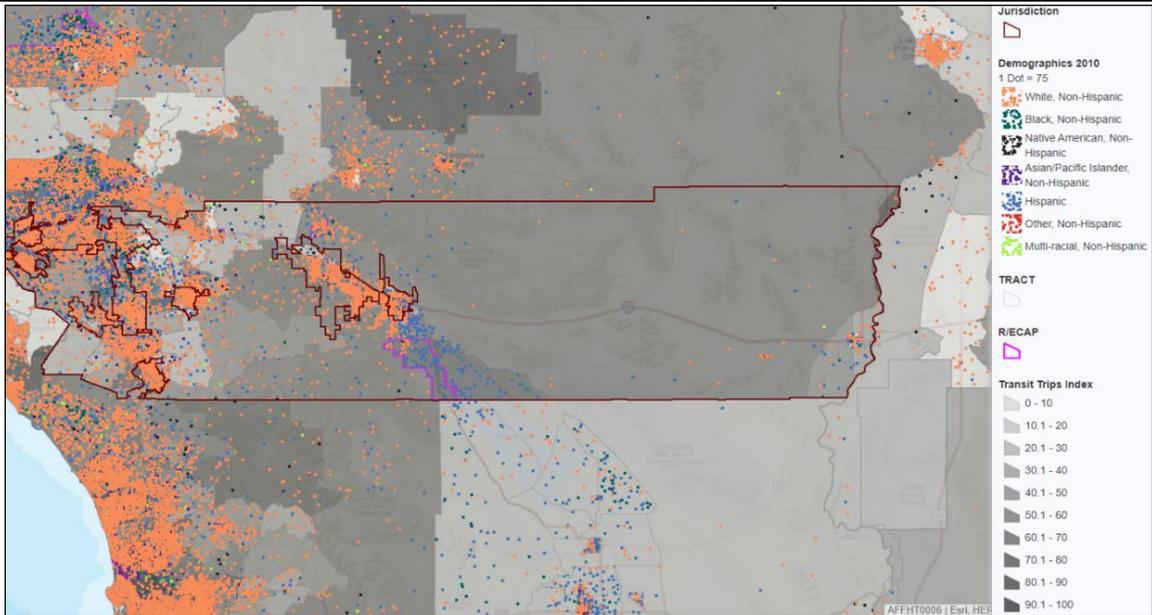


Figure 45: Transit Trip and National Origin (Jurisdiction)

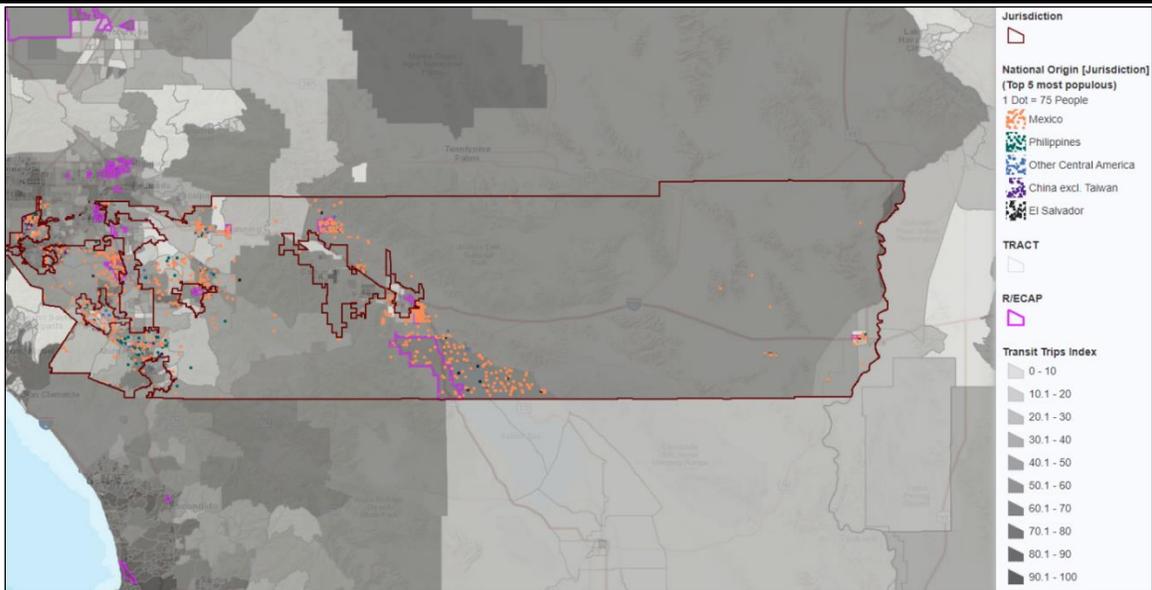


Figure 46: Transit Trip and Family Status (Jurisdiction)

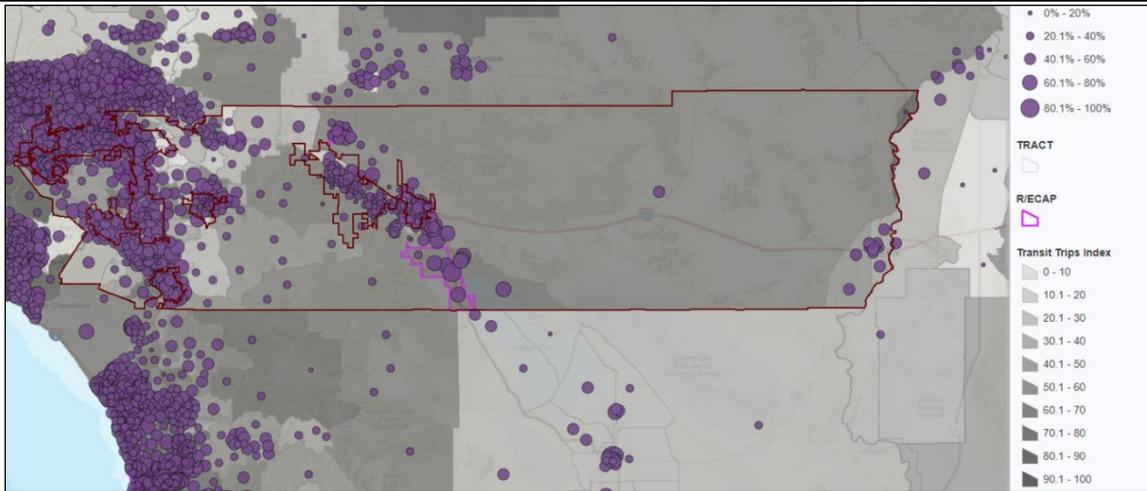


Figure 47: Transit Trip and Race/Ethnicity (Region)

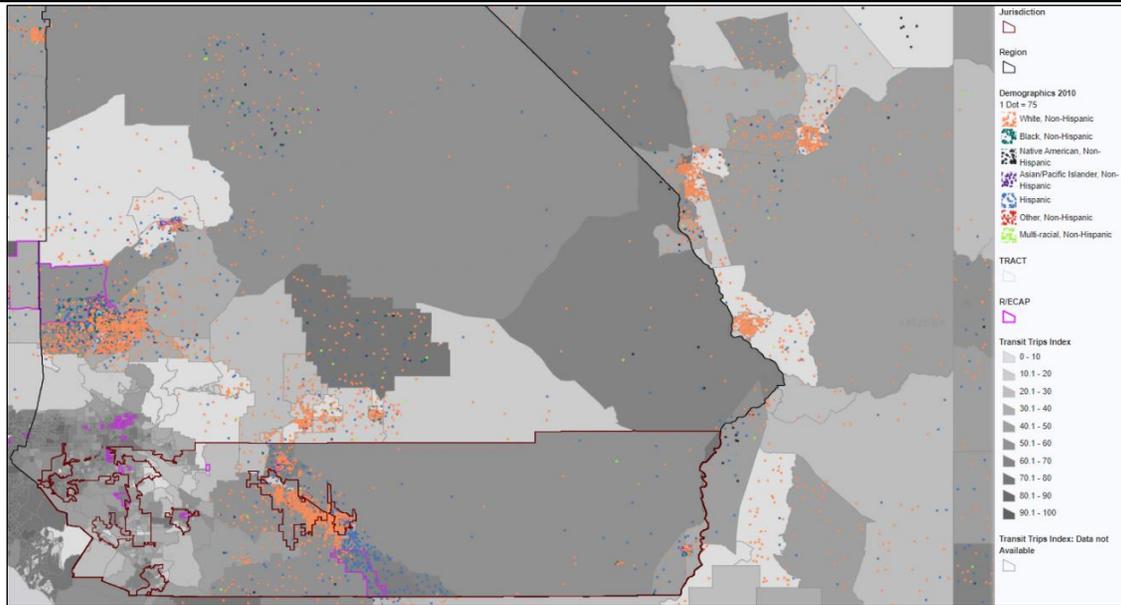


Figure 48: Transit Trip and National Origin (Region)

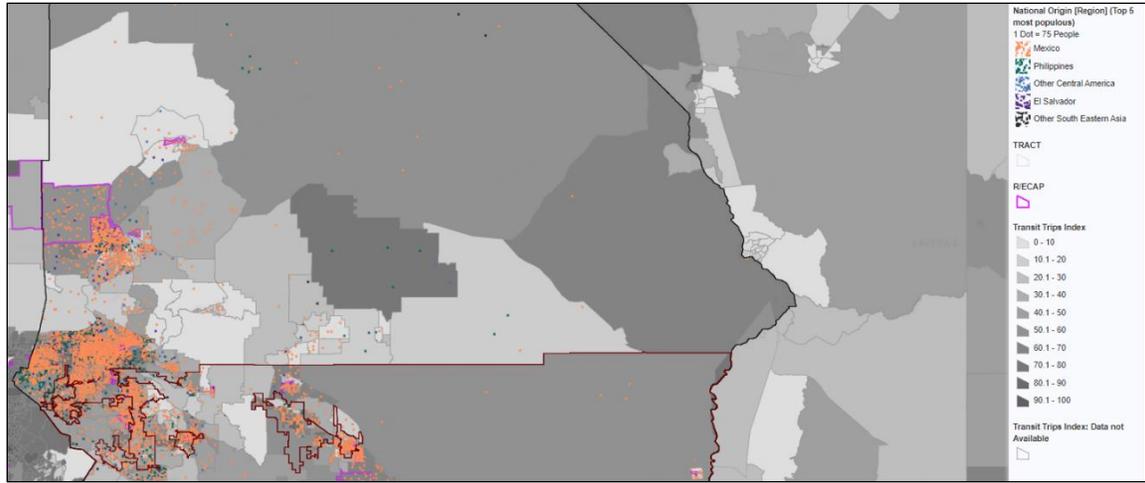
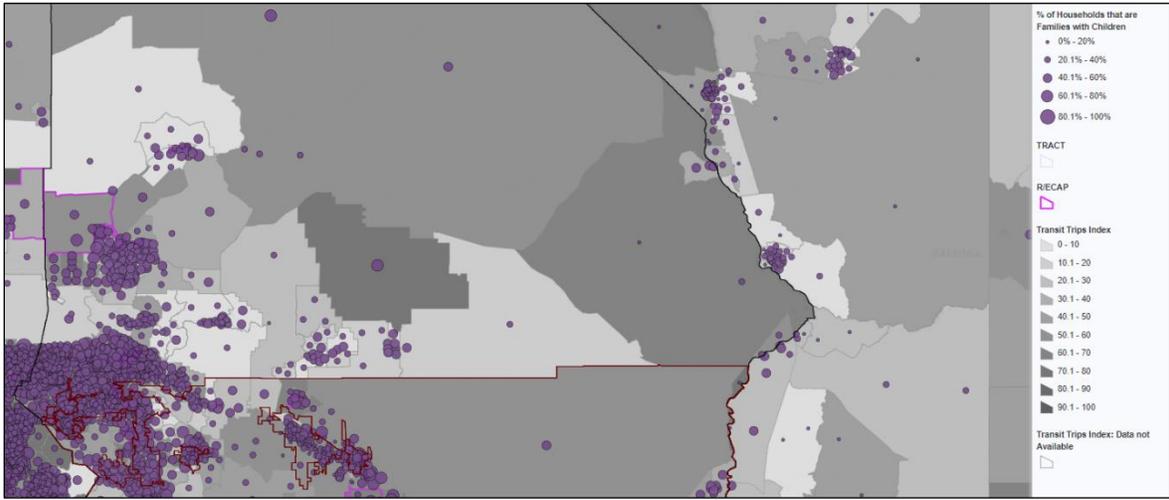


Figure 49: Transit Trip and Family Status (Region)



The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. The index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the Region. The higher the index value, the lower the cost of transportation in that neighborhood.

In the Jurisdiction, the Low Transportation Cost Index for the total population is highest for the Hispanic group at 39.19, followed by the Native American population at 37.76. The White, Black, and Asian or Pacific Islander populations have lower indices at 36.27, 35.68, and 31.22 respectively.

In the Region, the Low Transportation Cost Index for the total population is highest for the Hispanic group at 46.31, followed by the Black population at 45.13. The White, Asian or Pacific Islander, and Native American populations have lower indices at 42.13, 42.65, and 43.26 respectively.

Figure 50: Low Transportation Cost and Race/Ethnicity (Jurisdiction)

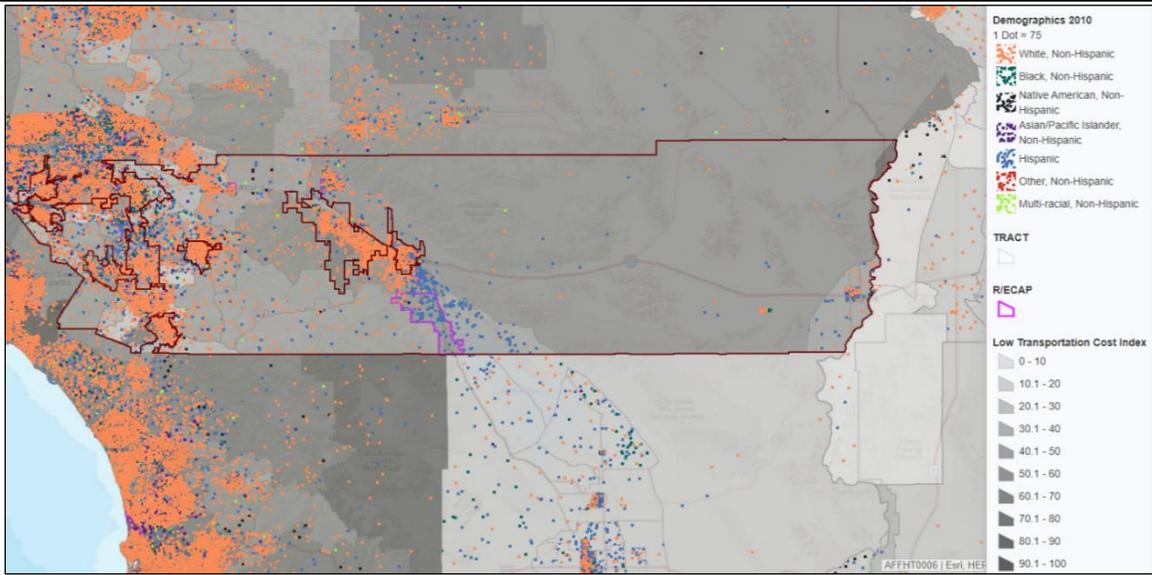


Figure 51: Low Transportation Cost and National Origin (Jurisdiction)

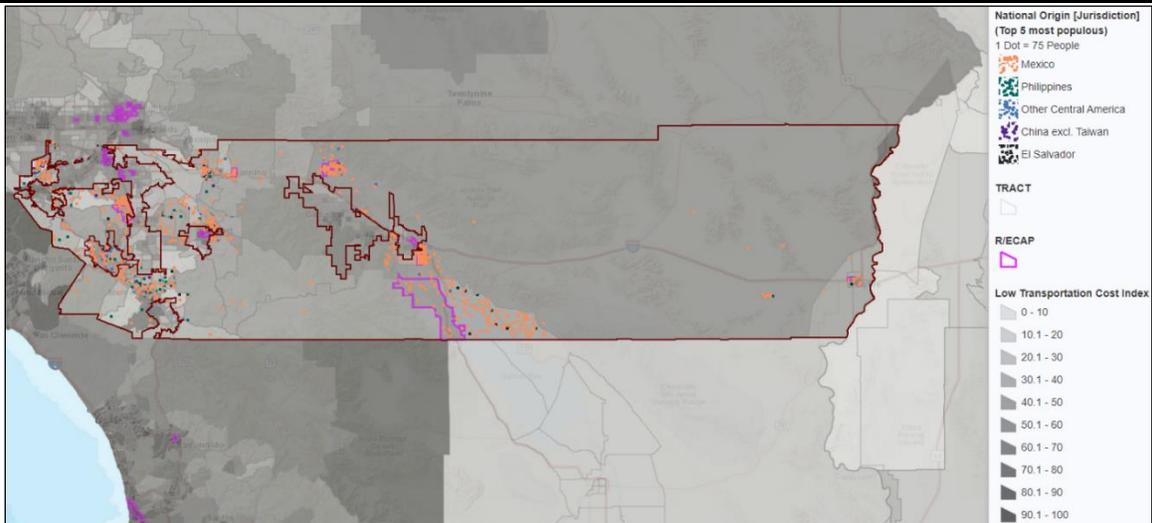


Figure 52: Low Transportation Cost and Family Status (Jurisdiction)

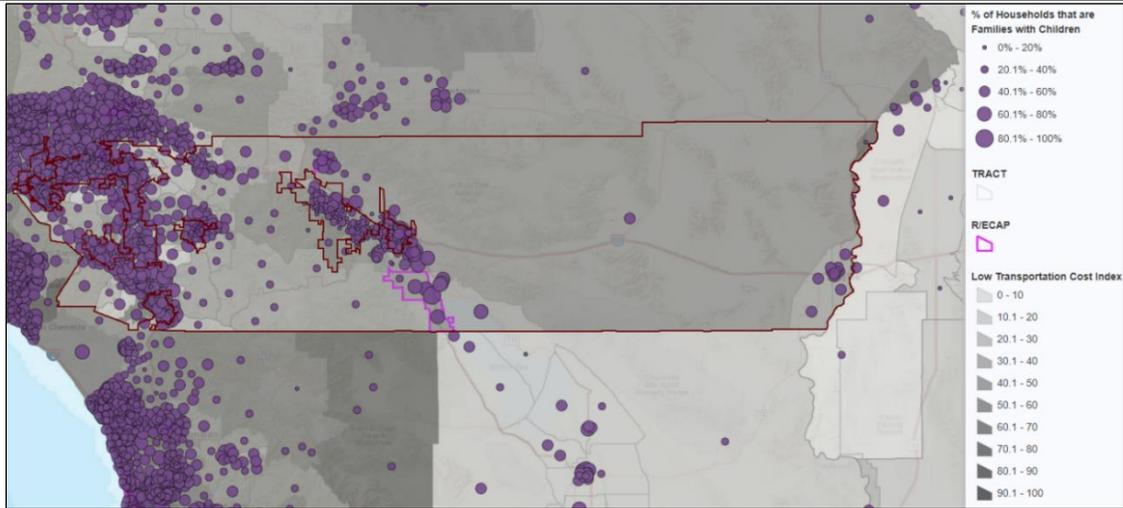


Figure 53: Low Transportation Cost and Race/Ethnicity (Region)

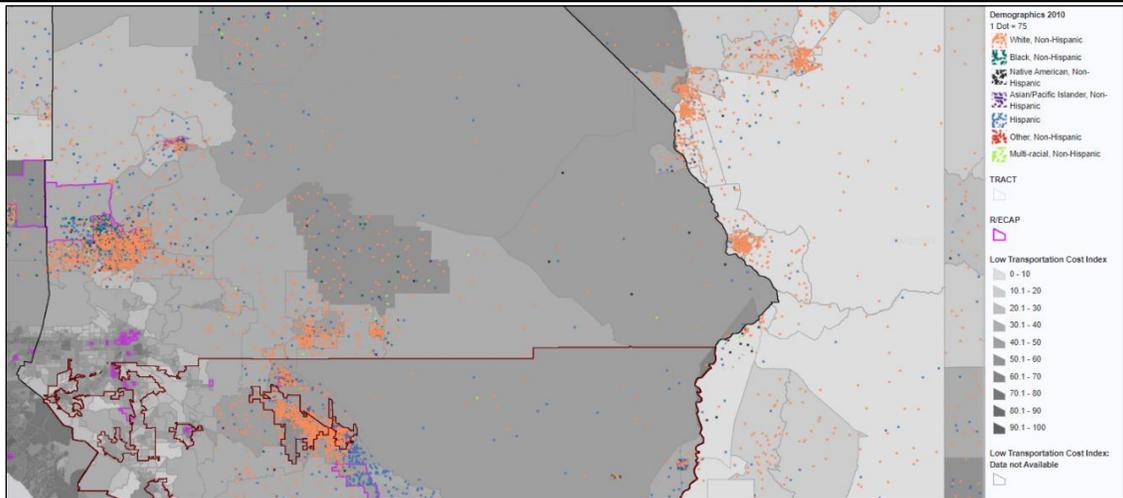


Figure 54: Low Transportation Cost and National Origin (Region)

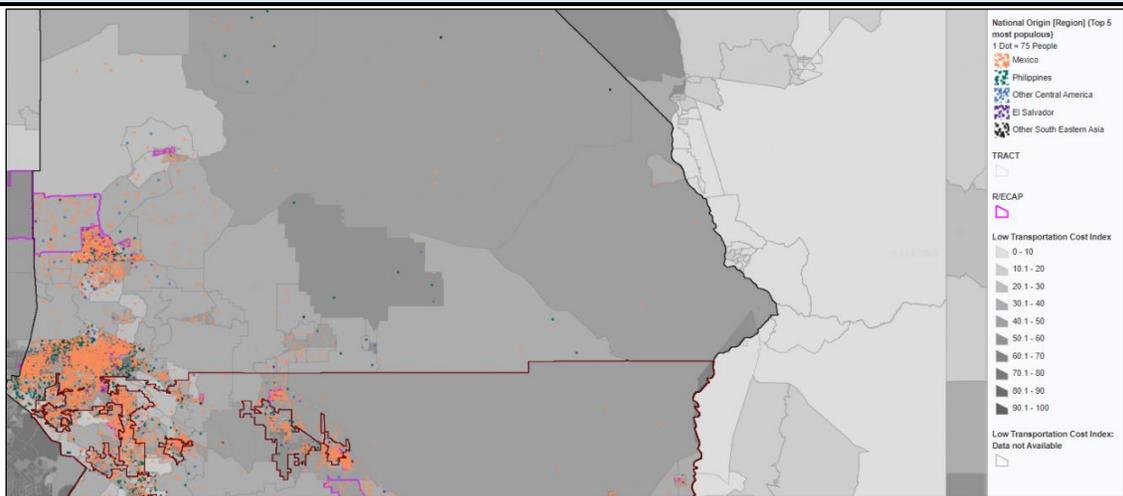
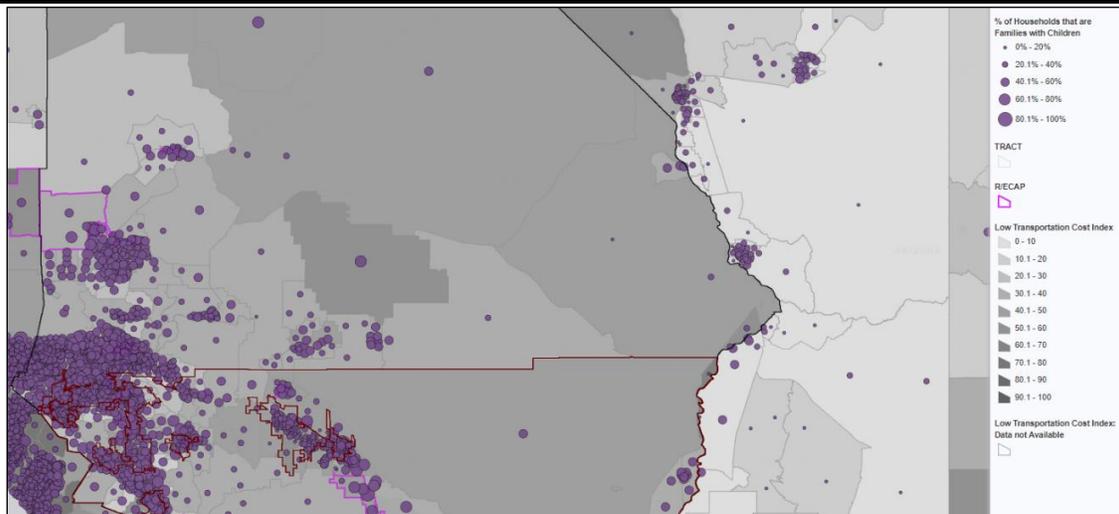


Figure 55: Low Transportation Cost and Family Status (Region)



Access to Low Poverty Neighborhoods

Access to low poverty neighborhoods refers to the ability of individuals and families to reside in areas where poverty rates are relatively low. These neighborhoods typically offer better living conditions, improved educational opportunities, reduced crime rates, and access to essential services. Residents in low poverty neighborhoods often experience better physical and mental health outcomes compared to those living in areas of concentrated poverty¹. Efforts to promote access to such neighborhoods aim to break cycles of intergenerational poverty and enhance overall well-being.

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score indicates less exposure to poverty for a given neighborhood.

In the Jurisdiction, the poverty index for the total population is highest for the Asian or Pacific Islander group at 66.75, followed by the White population at 55.42. The Black, Hispanic, and Native American populations have lower indices at 53.05, 38.72, and 41.33 respectively.

For those below the federal poverty line in the Jurisdiction, the poverty index is again highest for the Asian or Pacific Islander group at 54.59, while the White population follows at 43.49. The indices for the Black, Hispanic, and Native American populations are lower, recorded at 32.37, 24.54, and 34.71 respectively.

In the Region, the poverty index for the total population is highest for the Asian or Pacific Islander group at 58.83, followed by the White population at 50.83. The Black, Hispanic, and Native American populations have lower indices at 41.38, 36.39, and 39.48 respectively. For those below the federal poverty line in the Region, the poverty index is again highest for the Asian or Pacific Islander group at 41.94, while the White population follows at 37.75. The indices for the Black, Hispanic, and Native American populations are lower, recorded at 26.43, 24.29, and 29.25 respectively.

This data provides a snapshot of the poverty situation across different racial and ethnic groups in these two areas, highlighting the disparities that exist within the population. It's important to note that these figures are subject to change and may not represent the current situation.

Figure 56: Low Poverty and Race/Ethnicity (Jurisdiction)

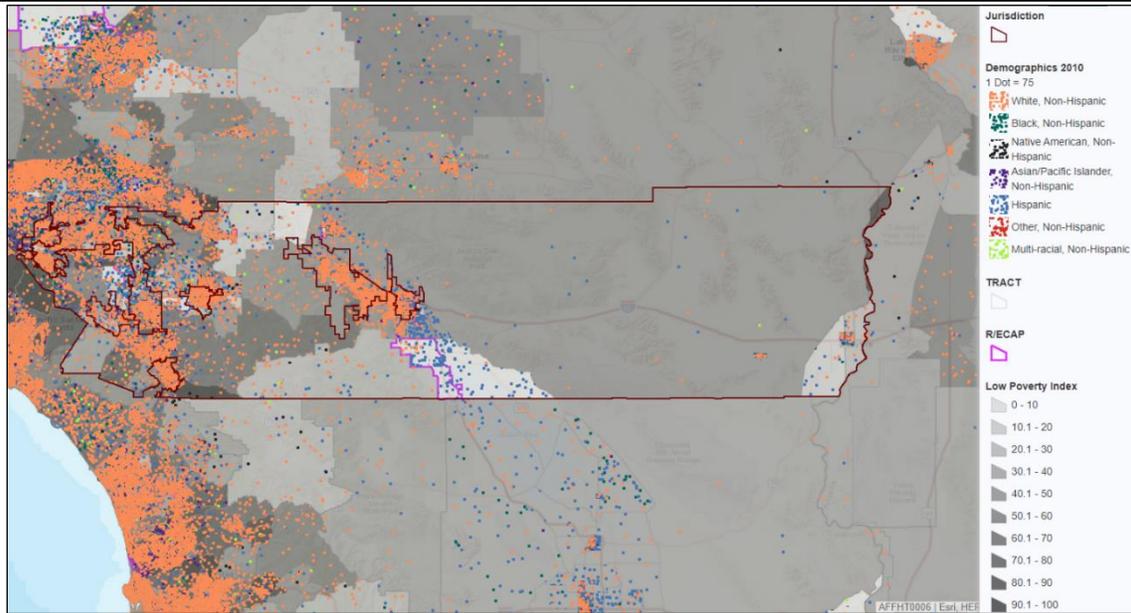


Figure 57: Low Poverty and National Origin (Jurisdiction)

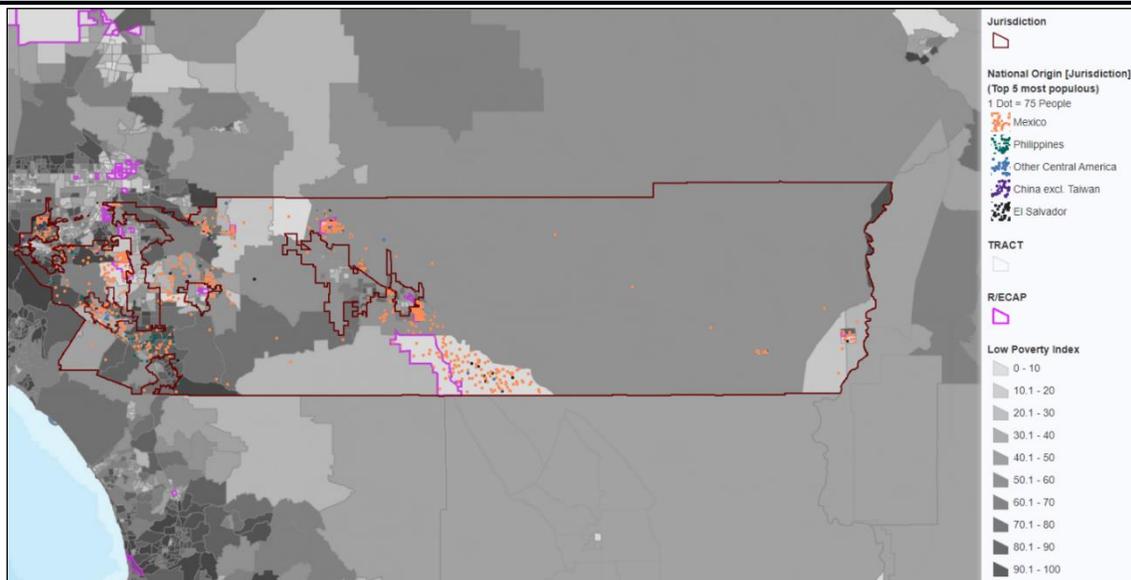


Figure 58: Low Poverty and Family Status (Jurisdiction)

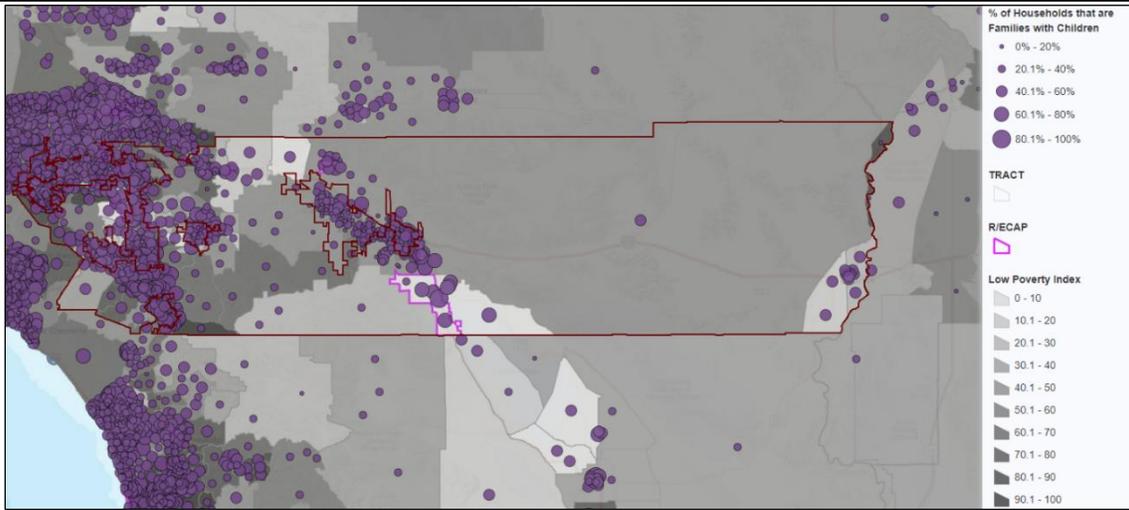


Figure 59: Low Poverty and Race/Ethnicity (Region)

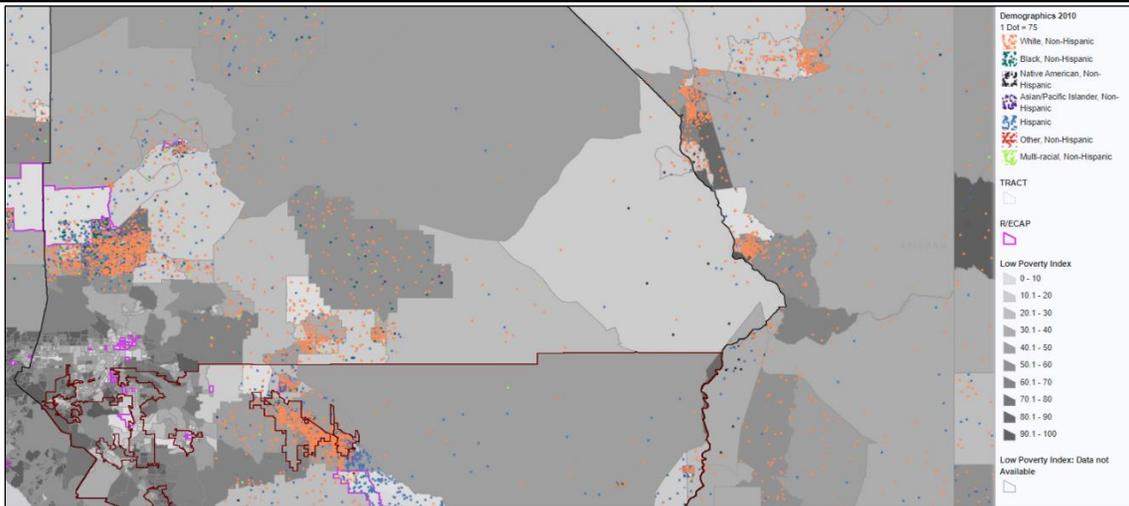


Figure 60: Low Poverty and National Origin (Region)

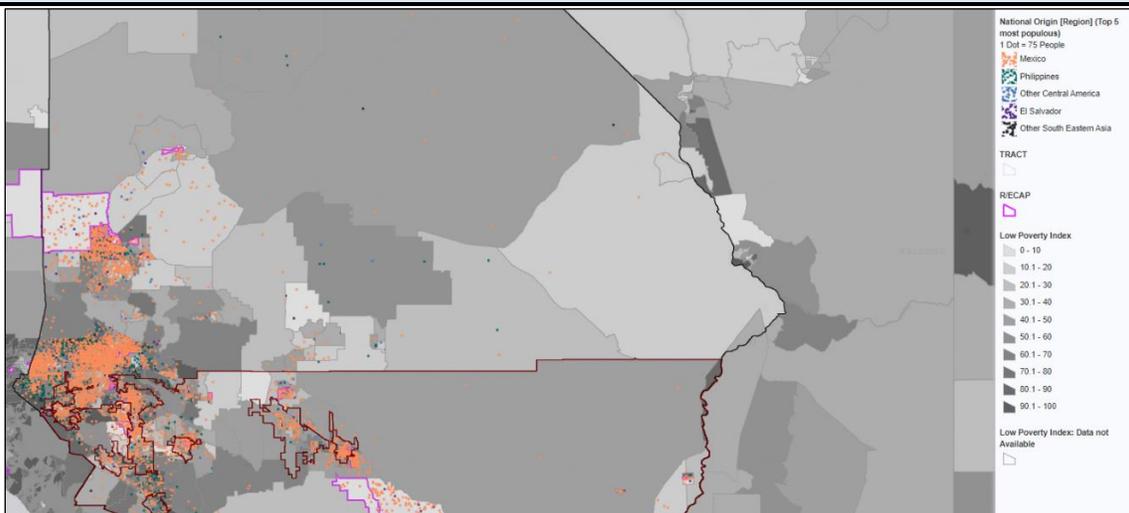


Figure 61: Low Poverty and Family Status (Region)



Access to Environmentally Healthy Neighborhoods

Access to environmentally healthy neighborhoods refers to living in areas that promote well-being and safety. Living in a healthier neighborhood can lead to prosperity, healthier lifestyles, and improved overall well-being.

These neighborhoods typically exhibit the following characteristics:

1. Safety and Social Support:
 - Healthy neighborhoods are safe and socially supportive.
 - They provide a sense of security for residents.
2. Access to Essential Services:
 - Residents have easy access to essential services such as healthcare, healthy food, and social services.
 - Proximity to schools, jobs, and amenities is also important.
3. Green Open Spaces:
 - Access to green spaces (such as parks, gardens, and forests) positively impacts physical and mental health.
 - Neighborhoods with sufficient green space contribute to overall well-being.
4. Public and Active Transportation Options:
 - Healthy neighborhoods offer convenient public transportation and encourage active modes of travel (walking, biking).
 - Accessible transportation options enhance mobility and reduce reliance on cars.

The Environmental Health Index summarizes potential exposure to harmful toxins at a neighborhood level. It is based on EPA estimates of air quality carcinogenic, respiratory, and neurological toxins, and the higher the index value, the less exposure to harmful toxins.

In the Jurisdiction, the Environmental Health Index for the total population is highest for the Native American group at 59.71, followed by the White population at 51.35. The Hispanic, Black, and Asian or Pacific Islander populations have lower indices at 50.77, 45.38, and 39.79 respectively.

For those below the federal poverty line in the Jurisdiction, the Environmental Health Index is highest for the White group at 55.33, while the Native American population follows at 56.10. The indices for the Black, Hispanic, and Asian or Pacific Islander populations are lower, recorded at 54.93, 53.26, and 45.47 respectively.

In the Region, the Environmental Health Index for the total population is highest for the Native American group at 49.90, followed by the White population at 48.02. The Black, Hispanic, and Asian or Pacific Islander populations have lower indices at 38.89, 37.84, and 35.12 respectively.

For those below the federal poverty line in the Region, the Environmental Health Index is highest for the White group at 51.53, while the Black population follows at 42.21. The indices for the Hispanic, Asian or Pacific Islander, and Native American populations are lower, recorded at 39.29, 34.87, and 44.78 respectively.

Figure 62: Environmental Health and Race/Ethnicity (Jurisdiction)

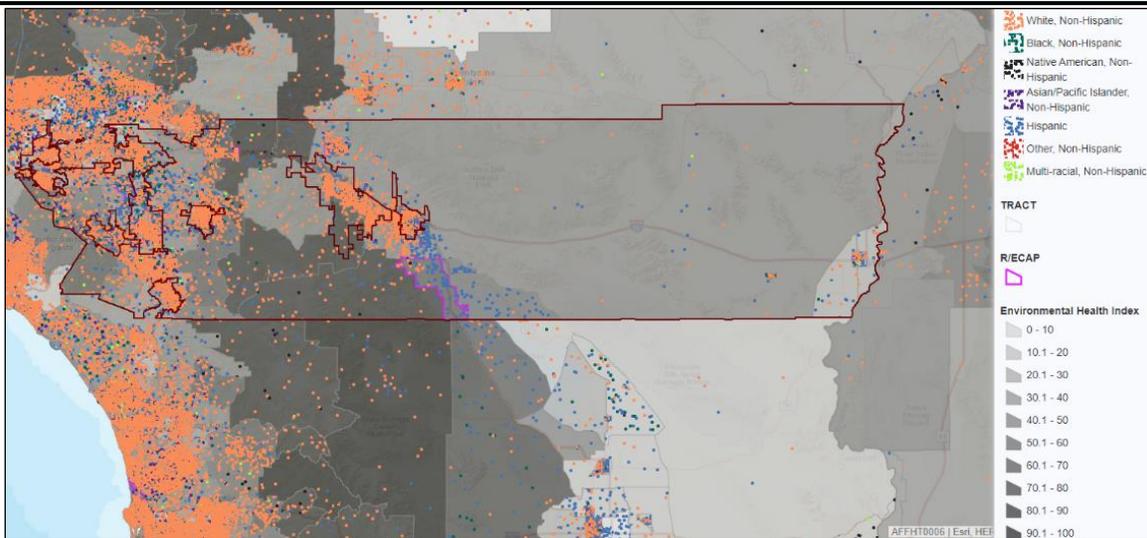


Figure 63: Environmental Health and National Origin (Jurisdiction)

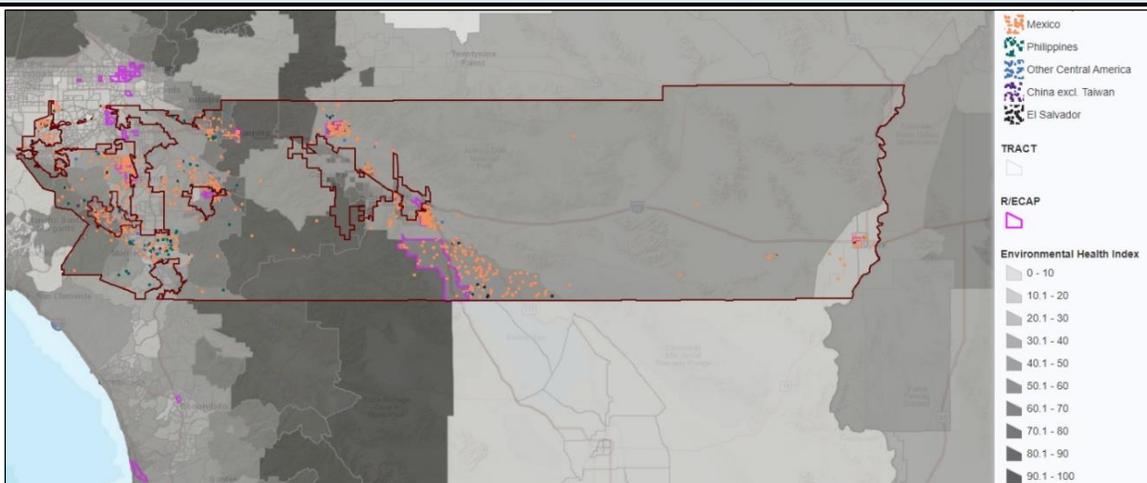


Figure 64: Environmental Health and Family Status (Jurisdiction)

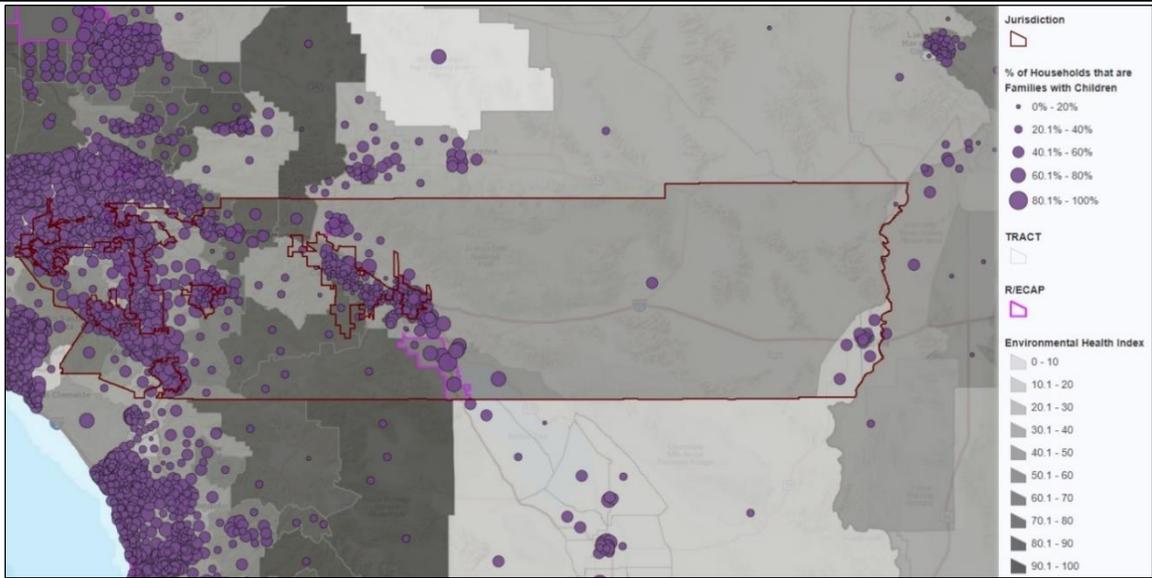


Figure 65: Environmental Health and Race Ethnicity (Region)

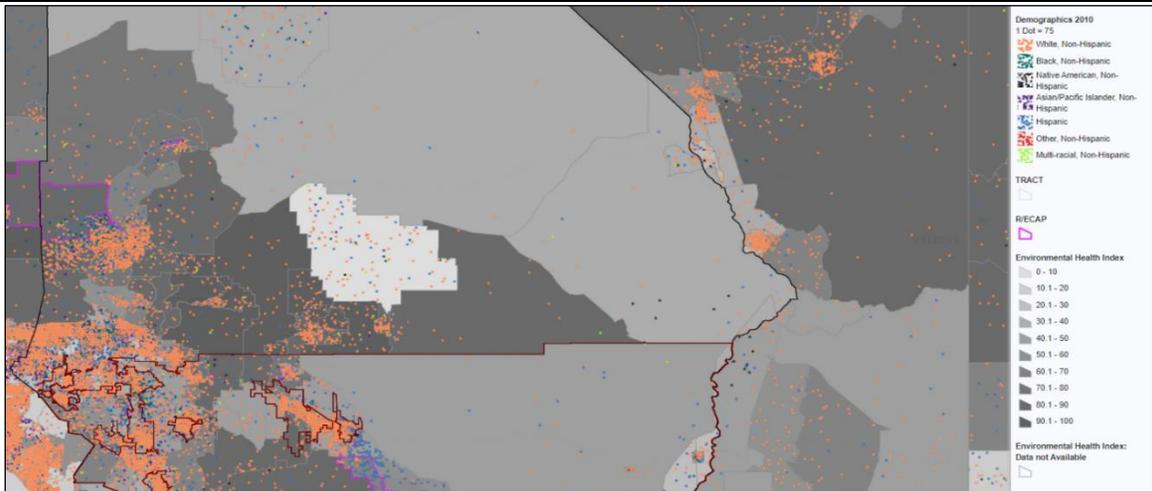


Figure 66: Environmental Health and National Origin (Region)

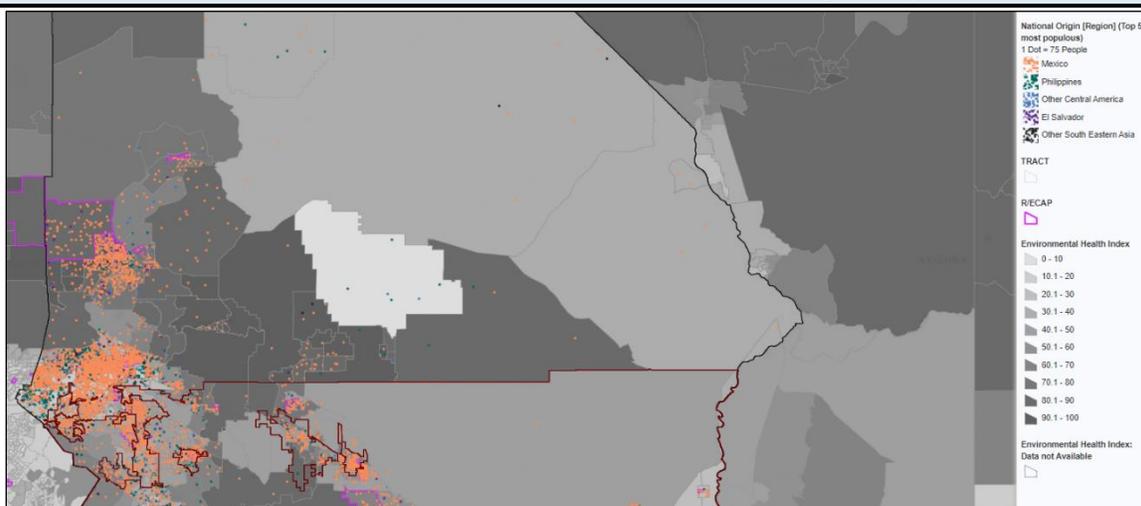
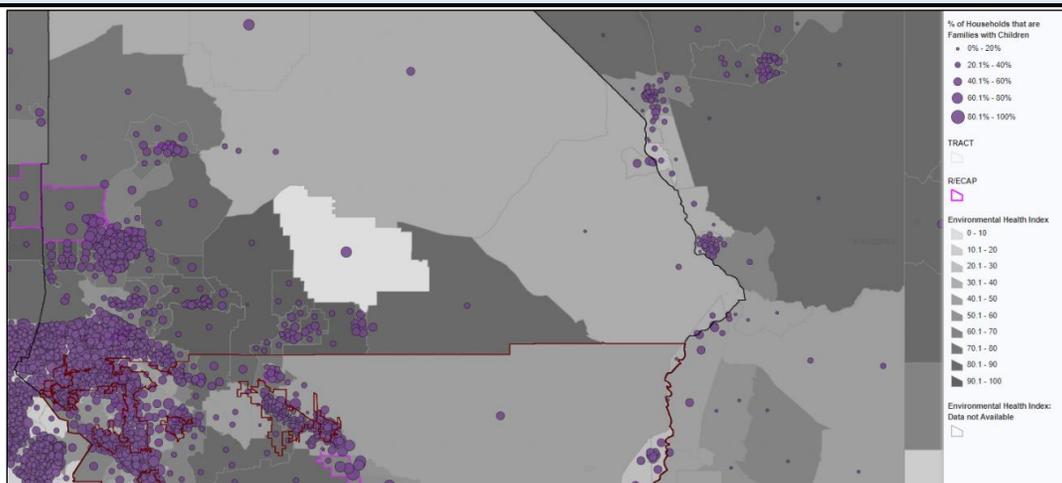


Figure 67: Environmental Health and Family Status (Region)



Patterns in Access to Opportunity

In the five areas of opportunity identified by HUD (education, employment, transportation, low poverty, and environmental health), patterns emerge across the county, especially when examining the maps on the preceding pages.

In education, the School Proficiency Index reveals a pattern of unequal access. Hispanic and Native American communities, followed by the Black community, are grappling with lower educational outcomes. This pattern becomes even more pronounced among individuals living below the federal poverty line, underscoring the significant role socioeconomic factors play in shaping educational opportunities. These findings highlight the urgent need for targeted interventions to level the playing field and ensure equitable access to quality education.

Turning to employment, the Job Proximity and Labor Market Indices paint a similar picture of disparity. The Hispanic and Native American communities face challenges in job accessibility, while the Asian or Pacific Islander community appears to have more resilient job networks, maintaining high indices even among those living below the poverty line. This resilience, however, is not enough to offset the overall trend of decreasing labor market

accessibility among those experiencing economic adversity. Addressing these disparities within employment is not just a matter of fairness—it’s a prerequisite for promoting inclusive growth and ensuring equal access to opportunities.

In terms of transit accessibility, the Hispanic community appears to have better access than the White, Black, and particularly the Native American communities. This disparity becomes even more pronounced among individuals living below the federal poverty line, suggesting that public transit systems are especially crucial for lower-income individuals.

When considering the affordability of transportation, measured by the Low Transportation Cost Index, the Hispanic group and the Native American population have the highest indices. Interestingly, the Asian or Pacific Islander populations, who typically have the highest indices in other areas of opportunity, have lower indices in this case. This pattern shifts among those below the federal poverty line, with the Hispanic group maintaining the highest index, but the Native American population now surpassing the White and Asian or Pacific Islander populations. In the context of access to low poverty neighborhoods, the Black, Hispanic, and Native American populations experience less economic hardship overall, as indicated by the lower indices of the Low Poverty Index. However, for those living below the federal poverty line, economic hardship generally increases for all groups, with the Asian or Pacific Islander community experiencing the most hardship.

Finally, when examining access to healthy neighborhoods, measured by the Environmental Health Index, the Native American community has the best environmental conditions among the total population. However, the Hispanic, Black, and Asian or Pacific Islander communities face more challenges in environmental health.

Among those living below the federal poverty line, environmental conditions appear to be particularly impactful, with the White population having the highest index and the Native American community maintaining a relatively high index, suggesting resilience despite economic adversity.

5. Disproportionate Housing Needs

Disproportionate housing needs refer to situations where there are significant disparities in the housing requirements experienced by members of a protected class compared to other relevant groups or the total population within a specific geographic area.

Several factors contribute to fair housing issues:

1. Availability of Affordable Units:
 - The presence of affordable housing units in various sizes significantly impacts housing needs.
2. Resident Displacement:
 - Economic pressures can lead to displacement, particularly affecting vulnerable communities.
3. Investment and Disinvestment:
 - Both investment-driven factors (such as gentrification) and disinvestment-driven factors (such as lack of infrastructure) contribute to displacement.
4. Renters’ Protections:
 - The level of renter protections available can exacerbate housing disparities.
5. Market Conditions:
 - Local data on market conditions and planning decisions play a crucial role in understanding the risk of displacement.

Substandard Housing

In Riverside County, the Hispanic community faces the highest percentage of housing problems (53.48%), followed by the Black community (51.86%). The White community has the lowest percentage of severe housing problems (17.87%). Family households with 5 or more people experience a higher percentage of housing problems (54.66%) compared to smaller family households and non-family households.

In the Region and like the Jurisdiction, the Hispanic community faces the highest percentage of housing problems (54.49%), followed by the Black community (55.33%). The White community has the lowest percentage of severe housing problems (18.69%).

Family households with 5 or more people experience a higher percentage of housing problems (59.26%) compared to smaller family households and non-family households. These patterns suggest that larger family households and certain racial and ethnic groups, particularly the Hispanic and Black communities, are disproportionately affected by housing problems.

Table 17: Demographics Experiencing Substandard Housing (Jurisdiction/Region)

(Riverside County, CA CDBG) Jurisdiction			
Experiencing any of the 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	54,130	146,344	36.99%
Black, Non-Hispanic	6,845	13,200	51.86%
Hispanic	50,455	94,339	53.48%
Asian or Pacific Islander, Non-Hispanic	6,858	14,947	45.88%
Native American, Non-Hispanic	636	1,399	45.46%
Other, Non-Hispanic	2,319	5,250	44.17%
Total	121,265	275,454	44.02%
Household Type and Size			
Family households, <5 people	61,189	158,633	38.57%
Family households, 5+ people	28,693	52,493	54.66%
Non-family households	31,336	64,326	48.71%
Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	26,157	146,344	17.87%
Black, Non-Hispanic	3,988	13,200	30.21%
Hispanic	30,752	94,339	32.60%
Asian or Pacific Islander, Non-Hispanic	3,784	14,947	25.32%
Native American, Non-Hispanic	429	1,399	30.66%
Other, Non-Hispanic	1,197	5,250	22.80%
Total	66,313	275,454	24.07%
(Riverside-San Bernardino-Ontario, CA) Region			
Experiencing any of the 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	223,865	602,650	37.15%
Black, Non-Hispanic	55,330	100,005	55.33%
Hispanic	277,845	509,940	54.49%
Asian or Pacific Islander, Non-Hispanic	35,970	81,445	44.16%
Native American, Non-Hispanic	2,665	5,119	52.06%
Other, Non-Hispanic	12,245	25,460	48.10%

Total	607,925	1,324,635	45.89%
Household Type and Size			
Family households, <5 people	291,945	736,650	39.63%
Family households, 5+ people	149,095	251,595	59.26%
Non-family households	166,885	336,390	49.61%
Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	112,650	602,650	18.69%
Black, Non-Hispanic	33,280	100,005	33.28%
Hispanic	175,300	509,940	34.38%
Asian or Pacific Islander, Non-Hispanic	19,645	81,445	24.12%
Native American, Non-Hispanic	1,660	5,119	32.43%
Other, Non-Hispanic	6,885	25,460	27.04%
Total	349,430	1,324,635	26.38%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Severe Cost Burden

In the Jurisdiction, there are different racial and ethnic groups experiencing severe housing cost burden. For instance, out of 146,344 White, Non-Hispanic households, 23,144 are facing this issue, which is about 15.81%. Black, Non-Hispanic households seem to be more affected, with 25.87% of the 13,200 households experiencing severe cost burden. Hispanic households are not far behind, with 21.34% of the 94,339 households in the same situation. When analyzing household types and sizes, 16.54% of family households with less than 5 people are severely cost burdened. This percentage slightly decreases to 14.58% for larger family households with 5 or more people. Interestingly, non-family households appear to be the most affected, with 26.47% experiencing severe cost burden.

In the Region, there are similar trends but with some differences. For example, 16.41% of White, Non-Hispanic households are severely cost burdened, which is slightly lower than in the Jurisdiction. However, the situation seems to be more critical for Black, Non-Hispanic households, with 28.83% experiencing severe cost burden. In terms of household types and sizes in the Region, 17.84% of smaller family households and 15.62% of larger family households are severely cost burdened. Just like in the Jurisdiction, non-family households in the Region are the most affected, with 26.69% experiencing severe cost burden.

Table 18: Demographics Experiencing Severe Cost Burden (Jurisdiction/Region)

Riverside County (Jurisdiction)			
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	23,144	146,344	15.81%
Black, Non-Hispanic	3,415	13,200	25.87%
Hispanic	20,132	94,339	21.34%
Asian or Pacific Islander, Non-Hispanic	3,009	14,947	20.13%
Native American, Non-Hispanic	319	1,399	22.80%
Other, Non-Hispanic	982	5,250	18.70%
Total	51,001	275,454	18.52%
Household Type and Size	# with severe cost burden	# households	% with severe cost burden
Family households, <5 people	26,242	158,633	16.54%
Family households, 5+ people	7,651	52,493	14.58%
Non-family households	17,029	64,326	26.47%

(Riverside-San Bernardino-Ontario, CA (Region))			
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	98,880	602,650	16.41%
Black, Non-Hispanic	28,835	100,005	28.83%
Hispanic	110,865	509,940	21.74%
Asian or Pacific Islander, Non-Hispanic	14,960	81,445	18.37%
Native American, Non-Hispanic	1,360	5,119	26.57%
Other, Non-Hispanic	5,615	25,460	22.05%
Total	260,515	1,324,635	19.67%
Household Type and Size	# with severe cost burden	# households	% with severe cost burden
Family households, <5 people	131,405	736,650	17.84%
Family households, 5+ people	39,304	251,595	15.62%
Non-family households	89,795	336,390	26.69%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Figure 68: Housing Burden - Race/Ethnicity (Jurisdiction)

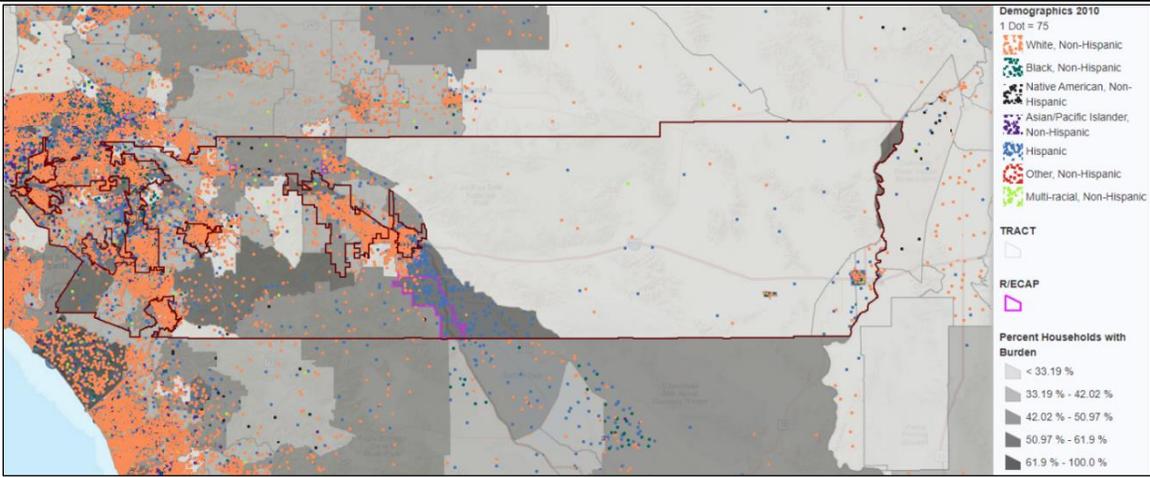


Figure 69: Housing Burden - National Origin (Jurisdiction)

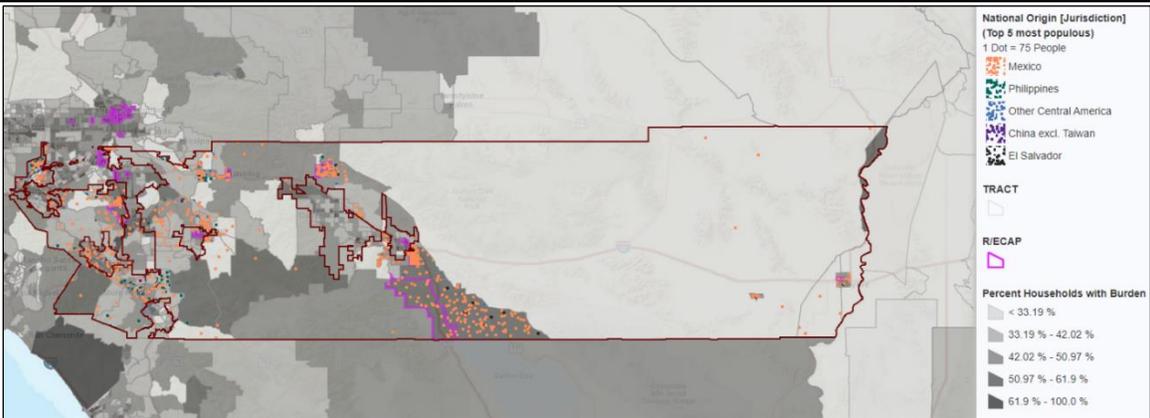


Figure 70: Housing Burden - Race/Ethnicity (Region)

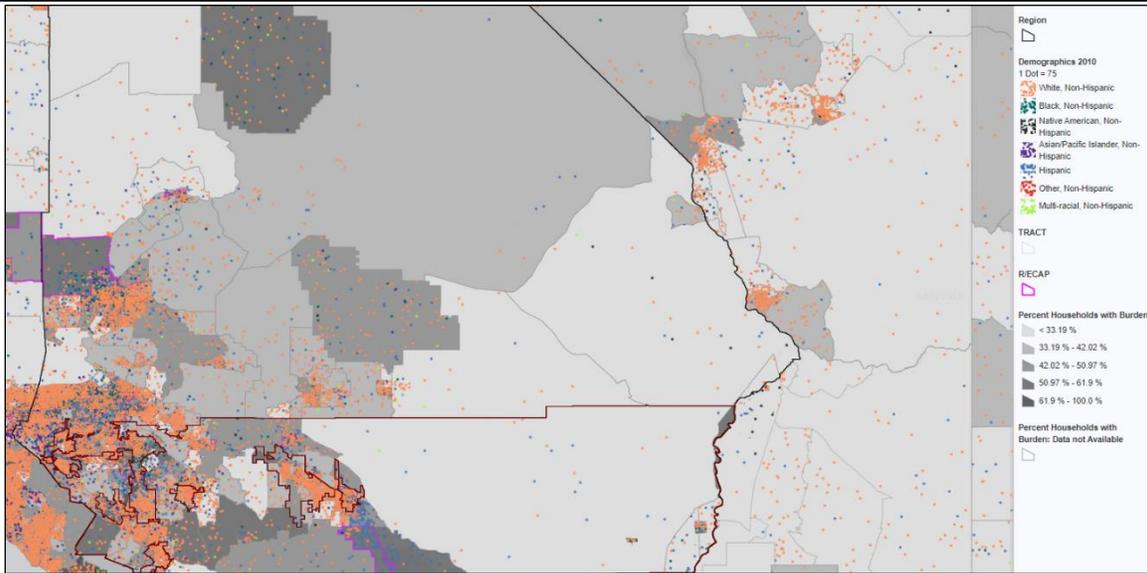
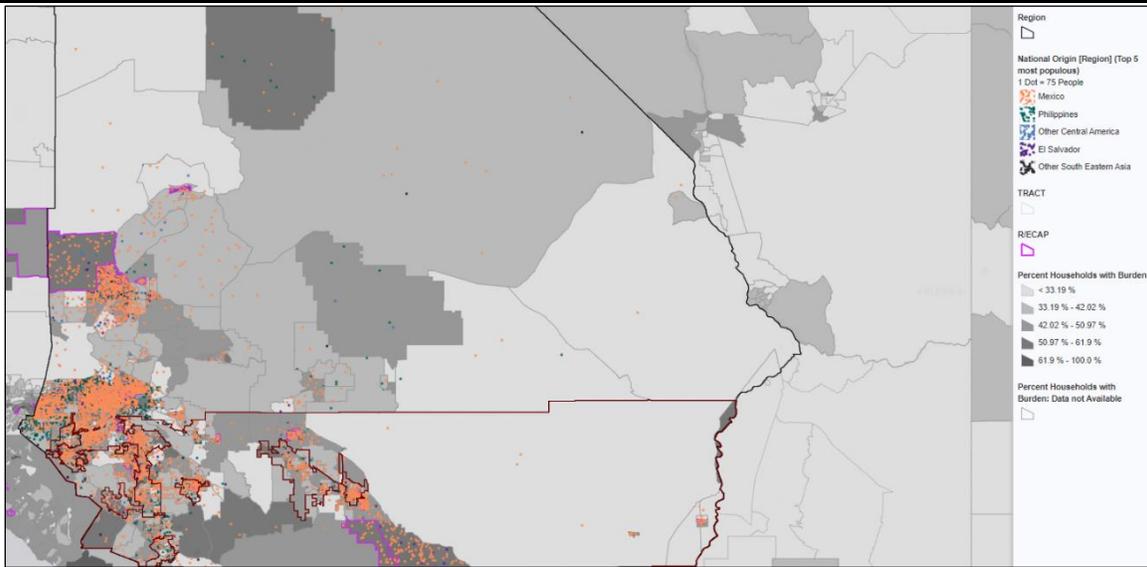


Figure 71: Housing Burden - National Origin (Region)



Overcrowding

An overcrowded housing unit is defined by the US Census Bureau as a housing unit occupied by more than one person per room (excluding bathrooms, kitchen, hallway, and closet space). Occupancy by more than 1.5 persons per room constitutes severe overcrowding. Overcrowding can affect public facilities and services, reduce the quality of the physical environment, and create conditions that contribute to deterioration of the housing stock. Additionally, overcrowding can indicate that a community does not have an adequate supply of affordable housing and/or variety of suitable housing units to meet the needs of the community.

In response to higher housing prices, lower-income households must often be satisfied with smaller, less adequate housing for available money. This may result in overcrowding. Overcrowding causes a strain on physical facilities,

does not provide a satisfying environment, and eventually causes conditions which contribute both to deterioration of the housing stock and neighborhoods in general.

A household is overcrowded if there is more than 1.0 person per room. A typical two-bedroom apartment with a living room and kitchen (a total of four rooms excluding bathrooms and hallways) would be considered overcrowded if it had more than four occupants.

Table 19: Overcrowding (Jurisdiction)

	Household Tenure	
	Owner-Occupied	Renter-Occupied
Occupied Units	513,821	236,155
Overcrowded	20,226	19,006
Severely Overcrowded	6,041	10,225
Percent Overcrowded	5.11%	12.40%

Data Source: US Census/ACS

Overpayment

Overpayment is defined as households paying more than 30 percent of their gross income on housing-related expenses, including rent or mortgage payments and utilities. Households paying greater than 30 percent of their gross income on housing-related expenses are considered to be cost burdened. Severe overpayment occurs when households pay 50 percent or more of their gross income for housing. Higher costs for housing may contribute to households having a limited ability to cover other everyday living expenses. The impact of housing costs is more apparent for extremely low-, very low-, and low-income households, especially renter households.

Like overcrowding, while overpayment is an issue for both renters and homeowners, it is significantly more common among renters. Approximate 56% of renters and 28% of owners in Riverside County are overpaying for housing. Overpayment among owners and renters in the Region, following a similar trend, has 55% of renters and 27% of owners overpaying for housing.

The areas shaded in darker purple in the maps below represent areas in the County where a higher percentage of renters are overpaying. These areas are primarily located on the west side of the county. For owners overpaying, the southwest side of the county shows the highest percentages of overpayment. In the Region, the southwest location shows the highest percentages of both renters and owners overpaying for housing.

Figure 72: Overpayments - Renters (Jurisdiction)

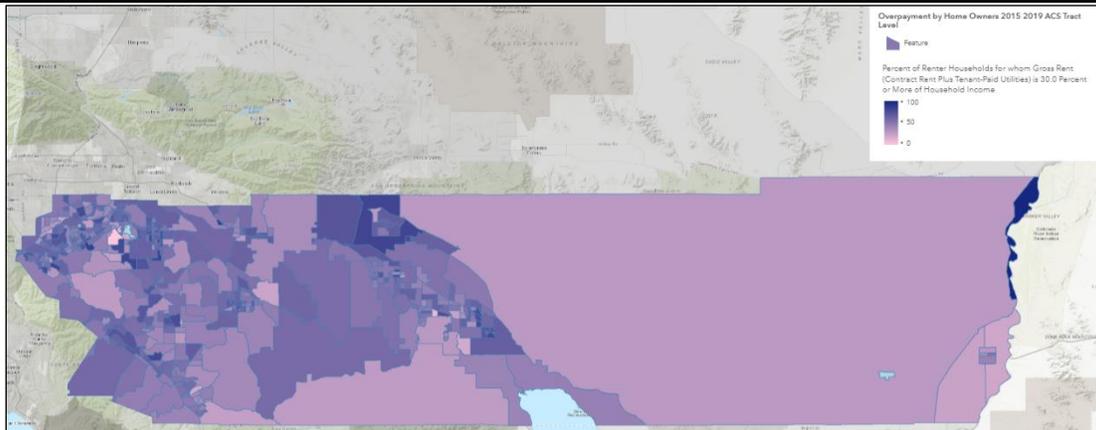


Figure 73: Overpayments - Owners (Jurisdiction)

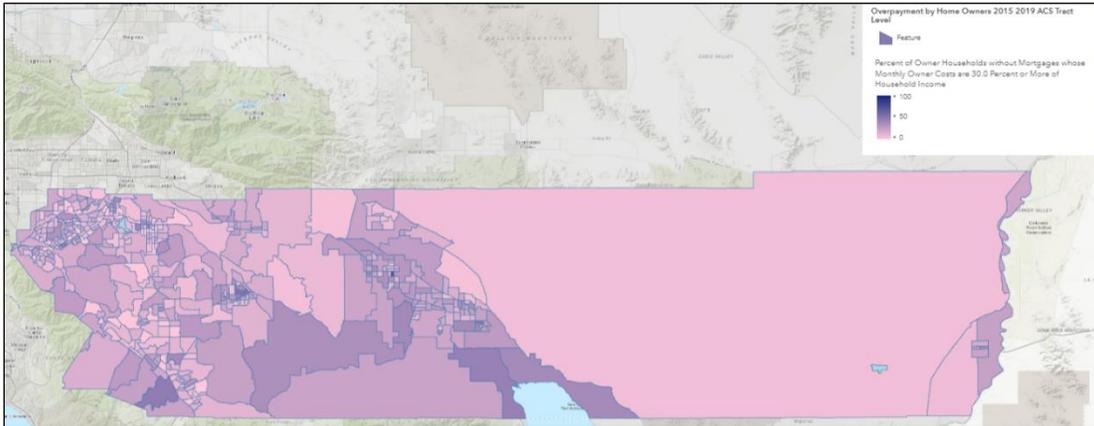


Figure 74: Overpayment - Renters (Region)

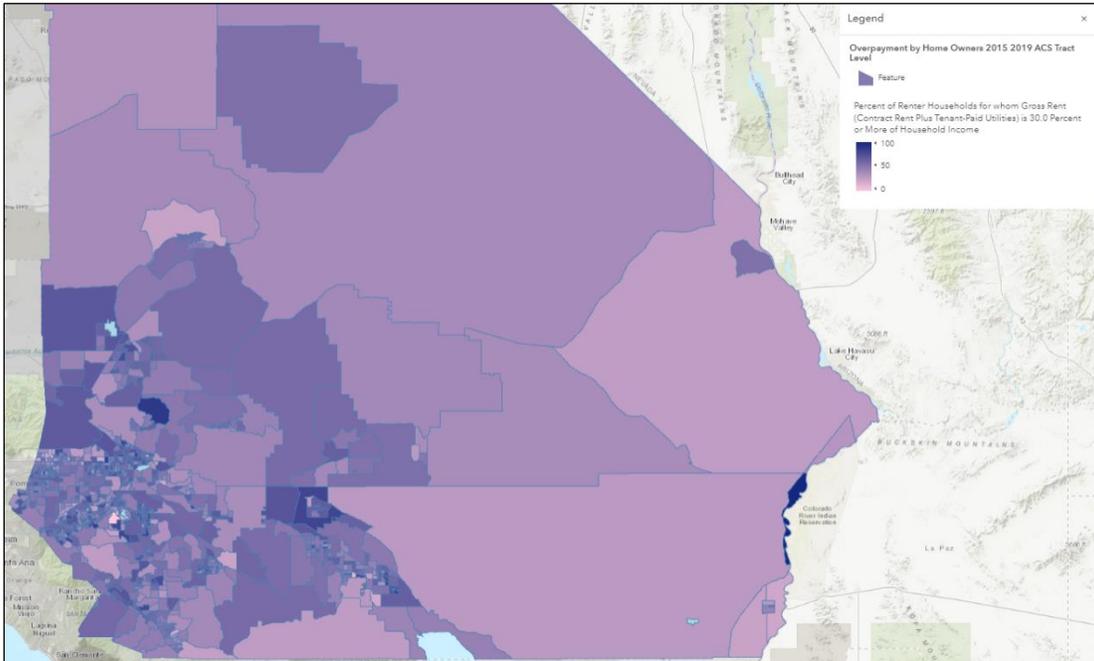
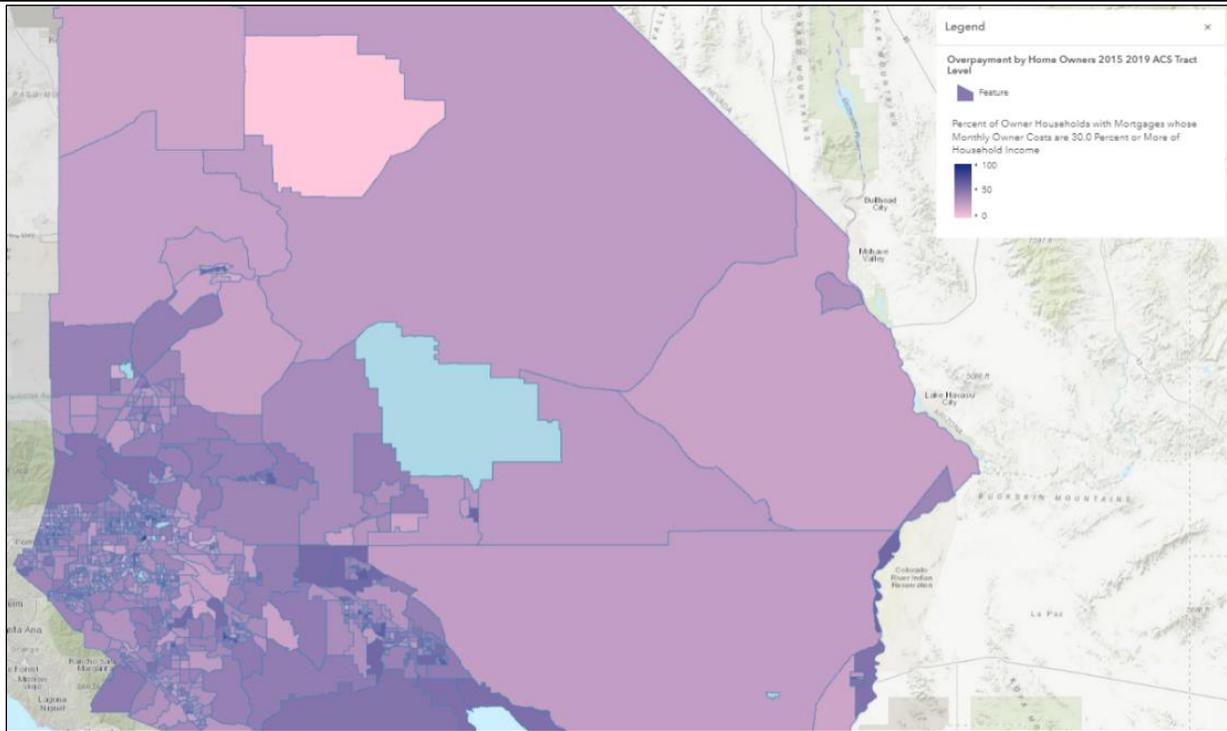


Figure 75: Overpayments - Owner (Region)



6. Fair Housing Profile

This chapter provides an overview of the housing market, homeownership and rental trends, private-sector practices and fair housing complaints and enforcement.

Homeownership and Rental Trends

This section offers insights into housing characteristics, demographics, financial aspects, and physical features within both homeownership and rental housing stock. By examining these factors, we gain a deeper understanding of the differences, similarities, advantages, and disadvantages experienced by homeowners and renters. Additionally, we analyze sale prices and rental cost trends to assess the long-term costs and value of the housing stock in Riverside County over time.

Housing Characteristics

Within Riverside County, the total count of housing units stands at 845,066. A significant majority, precisely 87.1%, of these units are occupied. Delving deeper into the occupancy details, it is observed that 67.5% of the occupied units are held by owners, while renters account for the remaining 32.5%. The vacant housing units constitute 12.9% of the total housing units, numbering 108,653.

Transitioning to the Regional perspective (Riverside and San Bernardino Counties), the total housing units amount to 1,566,442. The occupancy rate is marginally higher than the Jurisdiction, with 87.9% of the units being occupied. Among these occupied units, 64.1% are owner-occupied and 35.9% are renter-occupied. The vacant housing units

form 12.1% of the total, numbering 189,939. The homeowner vacancy rate is slightly lower than the Jurisdiction at 1.6%, and the rental vacancy rate is also lower at 4.2%.

Table 20: Selected Housing Characteristics (Jurisdiction/Region)

	Riverside County		Riverside and San Bernardino Counties	
	#	%	#	%
Total housing units	845,066	-	1,566,442	
Occupied housing units	736,413	87.1%	1,376,503	87.9%
Owner-Occupied	497,259	67.5%	882,033	64.1%
Renter-Occupied	239,154	32.5%	494,470	35.9%
Vacant housing units	108,653	12.9%	189,939	12.1%
Homeowner vacancy rate	1.7	(X)	1.6	(X)
Rental vacancy rate	4.7	(X)	4.2	(X)
<i>Data Source: US Census/ACS, 2020 Estimates</i>				

Demographic Characteristics

The data provided below in table 21 reveals that out of 736,413 total occupied housing units in the Jurisdiction, 67.5% are owner-occupied and 32.5% are renter-occupied. Most of these units are occupied by White individuals (63.1%), followed by individuals of Hispanic or Latino origin (38.7%). The data also shows a nearly equal distribution of Black or African American individuals between owner-occupied (4.9%) and renter-occupied (9.6%) units.

In terms of the age of the householder, the largest group is aged 45 to 54 years, occupying 20.1% of the units, with a higher percentage of owner-occupied units (20.6%) compared to renter-occupied units (19.1%). The least percentage of housing units (3.2%) is occupied by householders aged 85 years and over.

In terms of race/ethnicity for the Region, the majority of the occupied housing units (62.0%) are occupied by White individuals, with 65.6% of these being owner-occupied and 55.6% being renter-occupied. Individuals of Hispanic or Latino origin occupy 41.2% of the housing units, with a higher percentage being renter-occupied (46.9%) than owner-occupied (38.0%).

Regarding the age of the householder, the largest group is aged 45 to 54 years, occupying 20.1% of the units, with a higher percentage of owner-occupied units (21.0%) compared to renter-occupied units (18.6%). The least percentage of housing units (2.7%) is occupied by householders aged 85 years and over.

Table 21: Demographics for Occupied Housing Units (Jurisdiction/Region)

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Race/Ethnicity						
White	464,818	63.1%	329,463	66.3%	135,355	56.6%
Black or African American	47,620	6.5%	24,565	4.9%	23,055	9.6%
American Indian and Alaska Native	5,552	0.8%	3,477	0.7%	2,075	0.9%
Asian	44,300	6.0%	33,206	6.7%	11,094	4.6%
Native Hawaiian/Pacific Islander	1,809	0.2%	1,020	0.2%	789	0.3%
Some other race	132,601	18.0%	80,292	16.1%	52,309	21.9%
Two or more races	39,713	5.4%	25,236	5.1%	14,477	6.1%
Hispanic or Latino origin	285,159	38.7%	175,258	35.2%	109,901	46.0%
Age of Householder						
Under 35 years	112,762	15.3%	46,595	9.4%	66,167	27.7%
35 to 44 years	141,396	19.2%	84,863	17.1%	56,533	23.6%
45 to 54 years	147,851	20.1%	102,208	20.6%	45,643	19.1%
55 to 64 years	141,670	19.2%	108,905	21.9%	32,765	13.7%
65 to 74 years	108,998	14.8%	88,607	17.8%	20,391	8.5%
75 to 84 years	60,358	8.2%	48,097	9.7%	12,261	5.1%
85 years and over	23,378	3.2%	17,984	3.6%	5,394	2.3%
Riverside-San Bernardino-Ontario, CA (Region) – Continued						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Race/Ethnicity						
White	853,104	62.0%	578,215	65.6%	274,889	55.6%
Black or African American	105,712	7.7%	45,597	5.2%	60,115	12.2%
American Indian and Alaska Native	11,149	0.8%	6,705	0.8%	4,444	0.9%
Asian	92,624	6.7%	67,018	7.6%	25,606	5.2%
Native Hawaiian/Pacific Islander	3,571	0.3%	1,905	0.2%	1,666	0.3%
Some other race	226,225	16.4%	130,495	14.8%	95,730	19.4%
Two or more races	84,118	6.1%	52,098	5.9%	32,020	6.5%
Hispanic or Latino origin	567,439	41.2%	335,520	38.0%	231,919	46.9%
Age of Householder						
Under 35 years	233,857	17.0%	85,389	9.7%	148,468	30.0%
35 to 44 years	268,080	19.5%	152,794	17.3%	115,286	23.3%
45 to 54 years	277,077	20.1%	185,257	21.0%	91,820	18.6%
55 to 64 years	268,112	19.5%	200,229	22.7%	67,883	13.7%
65 to 74 years	192,959	14.0%	152,263	17.3%	40,696	8.2%
75 to 84 years	98,640	7.2%	77,901	8.8%	20,739	4.2%
85 years and over	37,778	2.7%	28,200	3.2%	9,578	1.9%

Data Sources: US Census/ACS

Figure 76: Percent of Households that are Homeowners (Jurisdiction)

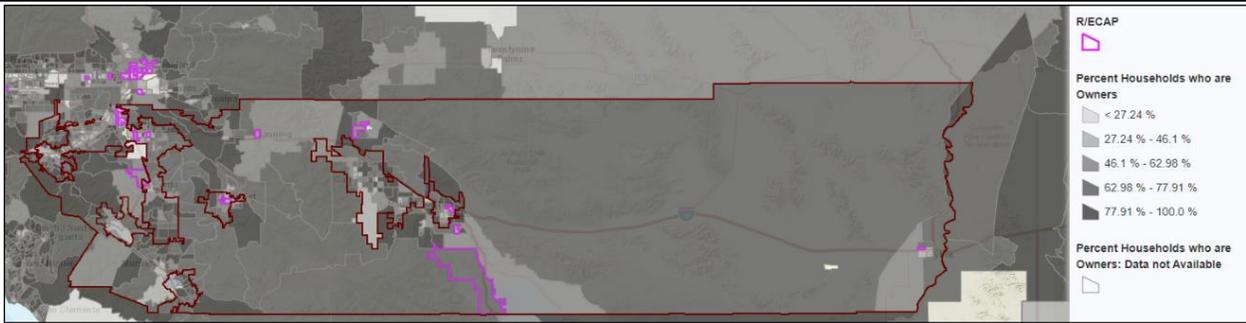


Figure 77: Percent of Households that are Renters (Jurisdiction)

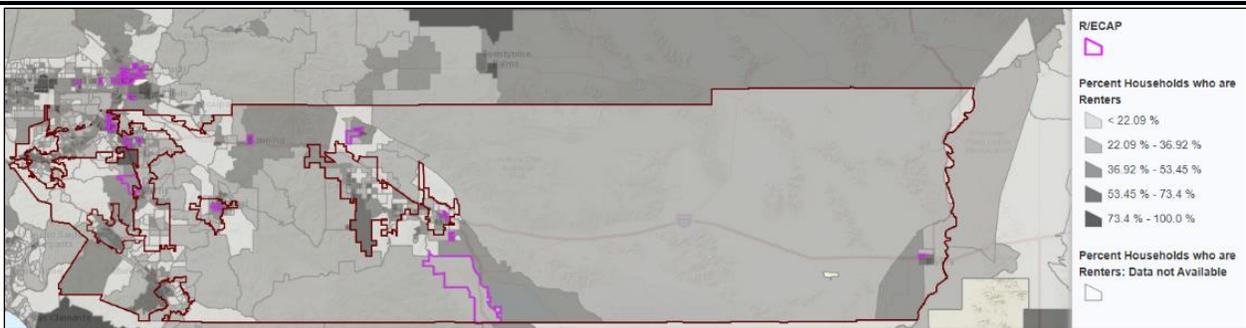


Figure 78: Percent of Households that are Homeowners (Region)

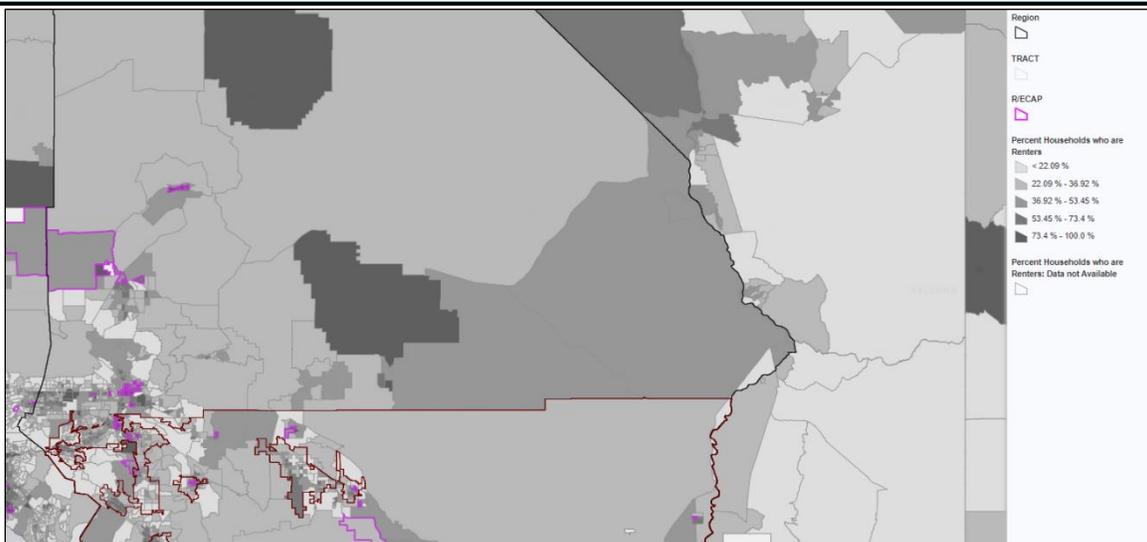
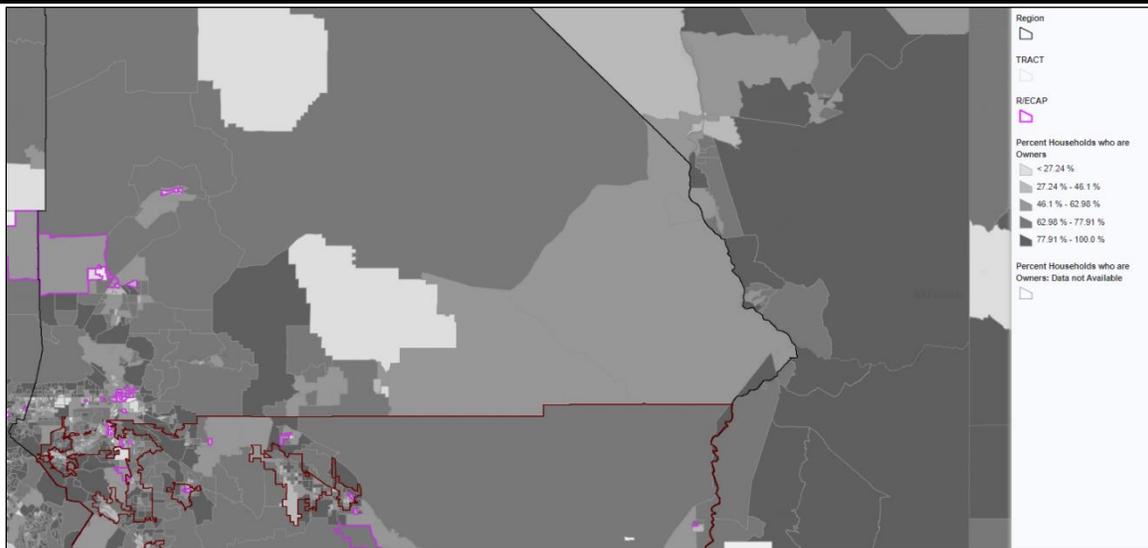


Figure 79: Percent of Households that are Renters (Region)



Financial Characteristics

In the Jurisdiction, most households earn between \$50,000 to \$74,999 (17.0%) and \$100,000 to \$149,999 (17.6%), with the median household income being \$70,732. Most households spend \$1,000 to \$1,499 (20.2%) and \$1,500 to \$1,999 (19.7%) on monthly housing costs, with the median cost being \$1,554. A small percentage of households (3.2%) have an income of less than \$5,000, and a similar percentage (3.3%) spend less than \$300 on monthly housing costs.

In the Region, many households earn between \$50,000 to \$74,999 (17.6%) and \$100,000 to \$149,999 (17.0%), with the median household income being \$68,331. Most households spend \$1,000 to \$1,499 (21.9%) and \$1,500 to \$1,999 (20.1%) on monthly housing costs, with the median cost being \$1,482. A small percentage of households (2.9%) have an income of less than \$5,000, and a similar percentage (3.7%) spend less than \$300 on monthly housing costs.

Table 22: Annual Incomes and Costs of Occupied Housing Units

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Household Income						
Less than \$5,000	23,722	3.2%	12,376	2.5%	11,346	4.7%
\$5,000 to \$9,999	14,341	1.9%	6,637	1.3%	7,704	3.2%
\$10,000 to \$14,999	26,825	3.6%	12,328	2.5%	14,497	6.1%
\$15,000 to \$19,999	27,274	3.7%	14,255	2.9%	13,019	5.4%
\$20,000 to \$24,999	30,527	4.1%	15,349	3.1%	15,178	6.3%
\$25,000 to \$34,999	58,461	7.9%	31,185	6.3%	27,276	11.4%
\$35,000 to \$49,999	81,855	11.1%	46,976	9.4%	34,879	14.6%
\$50,000 to \$74,999	124,844	17.0%	80,075	16.1%	44,769	18.7%
\$75,000 to \$99,999	94,677	12.9%	67,042	13.5%	27,635	11.6%
\$100,000 to \$149,999	129,721	17.6%	102,150	20.5%	27,571	11.5%
\$150,000 or more	124,166	16.9%	108,886	21.9%	15,280	6.4%
Median household income	70,732	(X)	85,501	(X)	47,707	(X)

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Monthly Housing Costs						
Less than \$300	24,574	3.3%	21,541	4.3%	3,033	1.3%
\$300 to \$499	43,707	5.9%	38,360	7.7%	5,347	2.2%
\$500 to \$799	77,243	10.5%	58,520	11.8%	18,723	7.8%
\$800 to \$999	53,241	7.2%	30,207	6.1%	23,034	9.6%
\$1,000 to \$1,499	148,930	20.2%	76,428	15.4%	72,502	30.3%
\$1,500 to \$1,999	145,240	19.7%	85,035	17.1%	60,205	25.2%
\$2,000 to \$2,499	102,144	13.9%	72,342	14.5%	29,802	12.5%
\$2,500 to \$2,999	65,553	8.9%	54,010	10.9%	11,543	4.8%
\$3,000 or more	67,180	9.1%	60,816	12.2%	6,364	2.7%
No cash rent	8,601	1.2%	(X)	(X)	8,601	3.6%
Median (dollars)	1,554	1,554	1,644	1,644	1,447	1,447
Riverside-San Bernardino-Ontario, CA (Region)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Household Income						
Less than \$5,000	40,404	2.9%	18,943	2.1%	21,461	4.3%
\$5,000 to \$9,999	27,795	2.0%	10,996	1.2%	16,799	3.4%
\$10,000 to \$14,999	53,635	3.9%	21,174	2.4%	32,461	6.6%
\$15,000 to \$19,999	51,556	3.7%	24,251	2.7%	27,305	5.5%
\$20,000 to \$24,999	58,126	4.2%	26,590	3.0%	31,536	6.4%
\$25,000 to \$34,999	112,912	8.2%	55,464	6.3%	57,448	11.6%
\$35,000 to \$49,999	160,185	11.6%	86,315	9.8%	73,870	14.9%
\$50,000 to \$74,999	242,148	17.6%	148,013	16.8%	94,135	19.0%
\$75,000 to \$99,999	182,600	13.3%	125,026	14.2%	57,574	11.6%
\$100,000 to \$149,999	234,080	17.0%	181,761	20.6%	52,319	10.6%
\$150,000 or more	213,062	15.5%	183,500	20.8%	29,562	6.0%
Median household income	\$68,331	(X)	\$84,431	(X)	\$46,776	(X)
Monthly Housing Costs						
Less than \$300	50,358	3.7%	43,552	4.9%	6,806	1.4%
\$300 to \$499	86,653	6.3%	74,772	8.5%	11,881	2.4%
\$500 to \$799	144,725	10.5%	102,925	11.7%	41,800	8.5%
\$800 to \$999	107,743	7.8%	54,592	6.2%	53,151	10.7%
\$1,000 to \$1,499	301,500	21.9%	141,594	16.1%	159,906	32.3%
\$1,500 to \$1,999	276,438	20.1%	155,951	17.7%	120,487	24.4%
\$2,000 to \$2,499	179,175	13.0%	125,248	14.2%	53,927	10.9%
\$2,500 to \$2,999	107,572	7.8%	88,121	10.0%	19,451	3.9%
\$3,000 or more	105,341	7.7%	95,278	10.8%	10,063	2.0%
No cash rent	16,998	1.2%	(X)	(X)	16,998	3.4%
Median (dollars)	1,482	1,482	1,574	1,574	1,387	1,387

Data Sources: US Census/ACS, 2020 ACS Estimates

Physical Housing Characteristics

Most occupied housing units in the Jurisdiction are 1-unit detached structures (71.3%), with a significant majority of these being owner-occupied (84.9%). The most common year of construction for housing units is between 1980 to 1999 (36.3%). Most housing units have 4 or 5 rooms (35.7%) or 6 or 7 rooms (32.1%). Many housing units have 2 or 3 bedrooms (58.4%), followed by 4 or more bedrooms (32.8%).

Like the Jurisdiction, most occupied housing units in the Region are 1-unit detached structures (70.7%), with a significant majority of these being owner-occupied (86.4%). The most common year of construction for housing units is also between 1980 to 1999 (36.3%). Most housing units have 4 or 5 rooms (36.9%), or 6 or 7 rooms (32.6%) and most housing units have 2 or 3 bedrooms (60.1%), followed by 4 or more bedrooms (30.5%).

Table 23: Physical Characteristics Occupied Housing Units

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Units in Structure						
1, detached	524,955	71.3%	421,930	84.9%	103,025	43.1%
1, attached	34,085	4.6%	22,188	4.5%	11,897	5.0%
2 apartments	8,390	1.1%	1,297	0.3%	7,093	3.0%
3 or 4 apartments	25,129	3.4%	3,014	0.6%	22,115	9.2%
5 to 9 apartments	31,051	4.2%	1,753	0.4%	29,298	12.3%
10 or more apartments	55,376	7.5%	2,708	0.5%	52,668	22.0%
Mobile home or other	57,427	7.8%	44,369	8.9%	13,058	5.5%
Year Built						
2014 or later	24,196	3.3%	19,478	3.9%	4,718	2.0%
2010 to 2013	22,404	3.0%	15,031	3.0%	7,373	3.1%
2000 to 2009	190,505	25.9%	143,159	28.8%	47,346	19.8%
1980 to 1999	267,561	36.3%	175,982	35.4%	91,579	38.3%
1960 to 1979	156,739	21.3%	96,294	19.4%	60,445	25.3%
1940 to 1959	58,318	7.9%	37,874	7.6%	20,444	8.5%
1939 or earlier	16,690	2.3%	9,441	1.9%	7,249	3.0%
Rooms						
1 room	11,763	1.6%	2,496	0.5%	9,267	3.9%
2 or 3 rooms	71,706	9.7%	16,479	3.3%	55,227	23.1%
4 or 5 rooms	262,983	35.7%	156,249	31.4%	106,734	44.6%
6 or 7 rooms	236,024	32.1%	189,734	38.2%	46,290	19.4%
8 or more rooms	153,937	20.9%	132,301	26.6%	21,636	9.0%
Bedrooms						
No bedroom	13,317	1.8%	3,076	0.6%	10,241	4.3%
1 bedroom	51,583	7.0%	8,830	1.8%	42,753	17.9%
2 or 3 bedrooms	429,763	58.4%	281,187	56.5%	148,576	62.1%
4 or more bedrooms	241,750	32.8%	204,166	41.1%	37,584	15.7%
Riverside-San Bernardino-Ontario, CA (Region)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Units in Structure						
1, detached	973,044	70.7%	762,244	86.4%	210,800	42.6%
1, attached	60,819	4.4%	34,602	3.9%	26,217	5.3%
2 apartments	18,927	1.4%	1,872	0.2%	17,055	3.4%
3 or 4 apartments	55,254	4.0%	5,319	0.6%	49,935	10.1%
5 to 9 apartments	55,717	4.0%	3,758	0.4%	51,959	10.5%
10 or more apartments	120,664	8.8%	4,501	0.5%	116,163	23.5%
Mobile home or other	92,078	6.7%	69,737	7.9%	22,341	4.5%
Year Built						

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
2014 or later	38,828	2.8%	27,804	3.2%	11,024	2.2%
2010 to 2013	34,403	2.5%	20,794	2.4%	13,609	2.8%
2000 to 2009	283,978	20.6%	204,638	23.2%	79,340	16.0%
1980 to 1999	499,236	36.3%	313,365	35.5%	185,871	37.6%
1960 to 1979	328,759	23.9%	196,606	22.3%	132,153	26.7%
1940 to 1959	153,233	11.1%	97,014	11.0%	56,219	11.4%
1939 or earlier	38,066	2.8%	21,812	2.5%	16,254	3.3%
Rooms						
1 room	22,271	1.6%	4,478	0.5%	17,793	3.6%
2 or 3 rooms	141,186	10.3%	29,208	3.3%	111,978	22.6%
4 or 5 rooms	508,259	36.9%	278,388	31.6%	229,871	46.5%
6 or 7 rooms	449,311	32.6%	352,078	39.9%	97,233	19.7%
8 or more rooms	255,476	18.6%	217,881	24.7%	37,595	7.6%
Bedrooms						
No bedroom	25,205	1.8%	5,956	0.7%	19,249	3.9%
1 bedroom	103,657	7.5%	15,733	1.8%	87,924	17.8%
2 or 3 bedrooms	827,726	60.1%	509,113	57.7%	318,613	64.4%
4 or more bedrooms	419,915	30.5%	351,231	39.8%	68,684	13.9%

Data Sources: US Census/ACS, 2020 Estimates

Sale Prices and Rental Costs

In the Jurisdiction, there has been a noticeable decline in the number of housing units with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022. Conversely, housing units with asking prices ranging from \$50,000 to \$59,999 and \$90,000 to \$99,999 have seen an increase during the same period. The number of housing units with asking prices between \$1,500,000 to \$1,999,999 has remained relatively stable from 2020 to 2022. Similarly, there has been a decrease in the number of housing units in the Region with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022. The number of housing units with asking prices ranging from \$50,000 to \$59,999 has remained stable during the same period. Interestingly, the number of housing units with asking prices between \$1,500,000 to \$1,999,999 has seen an increase from 2020 to 2022.

Table 24: Asking Prices of Homes for Sale (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	17	0	68	50
\$10,000 to \$14,999	39	29	68	57
\$15,000 to \$19,999	21	29	68	78
\$20,000 to \$24,999	52	0	182	85
\$25,000 to \$29,999	79	71	115	71
\$30,000 to \$34,999	102	19	102	60
\$35,000 to \$39,999	51	36	159	67
\$40,000 to \$49,999	242	148	269	253
\$50,000 to \$59,999	126	255	140	255
\$60,000 to \$69,999	91	49	427	99
\$70,000 to \$79,999	107	123	545	334
\$80,000 to \$89,999	153	96	196	255
\$90,000 to \$99,999	42	144	194	336

	Jurisdiction		Region	
	2020	2022	2020	2022
\$100,000 to \$124,999	319	85	501	313
\$125,000 to \$149,999	289	71	558	189
\$150,000 to \$174,999	395	364	655	508
\$175,000 to \$199,999	247	201	640	265
\$200,000 to \$249,999	800	512	1,894	1,036
\$250,000 to \$299,999	1,188	531	2,268	1,272
\$300,000 to \$399,999	2,473	1,580	4,485	3,127
\$400,000 to \$499,999	2,380	2,633	3,358	3,845
\$500,000 to \$749,999	1,461	2,902	2,282	4,739
\$750,000 to \$999,999	528	688	796	1,034
\$1,000,000 to \$1,499,999	299	398	517	591
\$1,500,000 to \$1,999,999	150	142	150	221
\$2,000,000 or more	201	303	278	397

Data Source: US Census/ACS

In the Jurisdiction, there’s been a downward trend in the number of housing units valued at the lower end of the spectrum, specifically those less than \$10,000, between \$15,000 to \$19,999, and \$20,000 to \$24,999.

On the other hand, there’s been an upward trend for units valued between \$40,000 to \$49,999, \$50,000 to \$59,999, and \$90,000 to \$99,999. Interestingly, the high-end market, specifically units valued at \$1,500,000 to \$1,999,999 and \$2,000,000 or more, has also seen an increase.

Looking at the Region, a similar pattern emerges. There’s been a decrease in the number of housing units valued at the lower end, just like in the Jurisdiction.

However, the Regional market has seen an increase in units valued at \$50,000 to \$59,999. The high-end market in the Region, much like the Jurisdiction, has also seen an increase in units valued at \$1,500,000 to \$1,999,999 and \$2,000,000 or more.

Table 25: Housing Value - 2020 V. 2022 (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	5,696	5,126	10,098	9,721
\$10,000 to \$14,999	2,321	1,963	4,045	3,579
\$15,000 to \$19,999	2,272	1,649	4,163	3,106
\$20,000 to \$24,999	2,778	2,545	4,989	4,763
\$25,000 to \$29,999	2,516	2,190	4,339	3,757
\$30,000 to \$34,999	2,155	1,945	3,785	3,435
\$35,000 to \$39,999	1,794	1,664	3,035	2,942
\$40,000 to \$49,999	3,671	4,178	7,082	6,962
\$50,000 to \$59,999	3,286	4,524	6,715	8,128
\$60,000 to \$69,999	2,881	2,312	5,822	4,718
\$70,000 to \$79,999	2,621	2,173	5,372	4,504
\$80,000 to \$89,999	3,414	2,660	6,445	5,106
\$90,000 to \$99,999	2,011	2,302	4,340	4,604

	Jurisdiction		Region	
	2020	2022	2020	2022
\$100,000 to \$124,999	7,995	6,335	16,650	12,080
\$125,000 to \$149,999	6,062	4,341	12,374	8,589
\$150,000 to \$174,999	13,269	6,198	25,362	11,836
\$175,000 to \$199,999	11,498	6,037	23,140	11,391
\$200,000 to \$249,999	36,820	20,820	74,119	41,956
\$250,000 to \$299,999	50,004	28,105	91,369	56,809
\$300,000 to \$399,999	125,663	83,539	212,772	155,138
\$400,000 to \$499,999	96,137	105,478	163,450	181,787
\$500,000 to \$749,999	83,796	154,046	142,796	260,340
\$750,000 to \$999,999	15,826	41,570	30,318	73,832
\$1,000,000 to \$1,499,999	6,896	13,640	10,977	24,819
\$1,500,000 to \$1,999,999	2,411	3,366	3,174	5,138
\$2,000,000 or more	3,466	5,115	5,302	7,886

Data Source: US Census/ACS, 2020 and 2022 Estimates

Table 26 provides data over the changes in gross rent from 2020 to 2022. In the Jurisdiction, there’s been a slight decrease in the percentage of occupied units paying less than \$500 and between \$500 to \$999 in rent.

However, there’s been an increase in the percentage of units paying between \$2,000 to \$2,499, \$2,500 to \$2,999, and \$3,000 or more. The median rent has also increased from \$1,447 in 2020 to \$1,711 in 2022.

Looking at the Region, a similar pattern emerges. There’s been a decrease in the percentage of occupied units paying less than \$500 and between \$500 to \$999 in rent.

Conversely, the Regional market has seen an increase in units paying between \$2,000 to \$2,499, \$2,500 to \$2,999, and \$3,000 or more. The median rent has also increased from \$1,387 in 2020 to \$1,643 in 2022.

Table 26: Gross Rent - 2020 v 2022 (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Occupied units paying rent	230,553	227,927	477,472	476,242
Less than \$500	3.6%	2.9%	3.9%	3.0%
\$500 to \$999	18.1%	11.7%	19.9%	12.3%
\$1,000 to \$1,499	31.4%	24.5%	33.5%	27.1%
\$1,500 to \$1,999	26.1%	25.9%	25.2%	26.5%
\$2,000 to \$2,499	12.9%	19.4%	11.3%	17.8%
\$2,500 to \$2,999	5.0%	9.0%	4.1%	7.9%
\$3,000 or more	2.8%	6.6%	2.1%	5.3%
Median (dollars)	1,447	1,711	1,387	1,643
No rent paid	8,601	8,228	16,998	16,736

Data Source: US Census/ACS

In the Jurisdiction, the rent for all types of housing units has increased. For instance, the rent for an efficiency unit has increased from \$826 in 2022 to \$875 in 2023. Similarly, the rent for a 1-bedroom unit has risen from \$986 to \$1,030, and so on for 2-bedroom, 3-bedroom, and 4-bedroom units. In the Region, there’s been an increase in the

rent for all types of housing units from 2022 to 2023. For example, the rent for an efficiency unit has increased from \$1,062 in 2022 to \$1,281 in 2023.

Table 27: Fair Market Rent - 2022 v 2023 (Jurisdiction/Region)

	Jurisdiction		Region	
	2022	2023	2022	2023
Efficiency	\$826	\$875	\$1,062	\$1,281
1 bedroom	\$986	\$1,030	\$1,202	\$1,389
2 bedroom	\$1,232	\$1,289	\$1,509	\$1,751
3 bedroom	\$1,717	\$1,789	\$2,065	\$2,376
4 bedroom	\$2,132	\$2,216	\$2,542	\$2,922

Data Source: 2023 HUD Fair Market Rent

Homeownership – Private Sector Practices

Equal access and choice in housing, or what is commonly known as fair housing opportunity, is covered by federal and State statutes, regulations, and court decisions that prohibit discrimination in the rental, sale, negotiation, advertisement, or occupancy of housing based on one or more protected classes.

The twin goals of nondiscrimination and integration in housing are achieved through the actions of buyers, sellers, landlords, tenants, realtors, apartment associations, homeowner associations, condominium boards, insurers, builders, lenders, appraisers, home inspectors, cities, community benefit organizations, and the courts. This chapter provides an overview of the private sector housing industry in the County of Riverside and its interrelationship with fair housing services.

Home Purchase Process

When purchasing a home, a potential buyer must go through a multi-step process, which can include searching advertisements, obtaining a loan, and working with a real estate agent. One of the main challenges in buying a home is the process by which an individual or family must acquire the property.

The time required to find a home, the major legal and financial implications surrounding the process, the number of steps required and financial issues to be considered can be overwhelming to many home buyers. Throughout this time-consuming and costly process, fair housing issues can surface in many ways.

Discriminatory practices in the home buying process can occur through the:

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

Advertising for Home Purchases appear in magazines, newspapers, or on the internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can intentionally or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service (MLS), real estate agents and brokers accountable for discriminatory ads.

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

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

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

The table below gives an overview of potentially discriminatory language in listings of for-sale homes. Out of the 20 advertisements reviewed for discriminatory language, all 20 listings did not contain any discriminatory language. Importantly, no listings were found to contain potentially discriminatory language related to income, disability, household size or family status, or religion.

This is a positive indication of adherence to fair housing laws and regulations in these listings. However, it’s crucial to continue monitoring and addressing any form of discrimination to ensure equal housing opportunities for all.

Table 28: Potentially Discriminatory Language in Listing of for Sale Homes (Jurisdiction)

Discrimination Type	# of Listings	Potentially Discriminatory Language
No Discriminatory Language	20	N/A
Income Related	0	N/A
Disability Related	0	N/A
Household Size/Family Related	0	N/A
Religion Related	0	N/A
<i>Data Source: Realtor.com</i>		

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

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

- Advertising/outreach stage. Lenders may not have branches in certain locations, not advertise to certain segments of the population, or violate advertising rules with respect to fair housing.
- Pre-application stage. Lenders may not provide applicants of different racial and ethnic backgrounds the same types of information as other preferred groups or may urge some to seek another lender.
- Lending stage. Lenders may treat equally qualified individuals in a different manner, giving different loan terms, preferred rates, or denying a loan based on a factor not related to ability to pay and risk.

- o Loan administration. Lenders may treat minorities in harsher terms, such as initiating foreclosure proceedings if any payment is late, or by making loans at terms that encourage defaults.

Appraisals. Banks order appraisal reports to determine whether a property is worth the amount of the loan requested. Generally, appraisals are based on sale prices of comparable properties in the surrounding neighborhood of the subject property. Other factors such as the age of the structure, improvements made, and location are also considered.

Homes in some neighborhoods with higher concentrations of minorities and poverty concentrations may appraise lower than properties of similar size and quality in neighborhoods with lower concentrations of minorities or low-income households.

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

Agents. Finding a real estate agent is normally the next step in the home buying process. The agent will find the home for the prospective buyer that best fits their needs, desires, and budget based on the amount they are qualified for by the lender.

Real estate agents may also intentionally or unintentionally discriminate by steering a potential buyer to neighborhoods, by encouraging the buyer to investigate certain areas or failing to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away and the comments they make about their clients.

Sellers. Even if a real estate agent is following fair housing practices, the current occupant (seller) may not want to sell his or her home to certain purchasers protected under fair housing laws or they may want to accept offers only from a preferred group. Oftentimes, sellers are present when agents show properties to potential buyers and sellers may develop certain biases based upon this contact.

The Residential Listing Agreement and Seller’s Advisory forms that sellers must sign disclose their understanding of fair housing laws and practices of discrimination. However, preventing this type of discrimination is difficult because a seller may have multiple offers and choose one based on bias.

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

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

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

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

Mortgage Interest Rates and Fees. A key component to securing a home loan is the interest rate and fees associated with the loan. In July 2015, *The Journal of Real Estate Finance and Economics*¹ published an article authored by Ping Cheng, Zhenguo Lin, and Yingchun Lin that analyzed the “Racial Discrepancy in Mortgage Interest Rates.” Rather than focusing on racial discrimination in loan origination, they chose to focus on whether black applicants were more likely to be charged higher interest rates than their white counterparts.

The authors of this study considered a number of variables, including: race, when the mortgage was originated, type of loan (ARM or fixed), loan-to-value ratios, whether the loan was purchase-money or refinance, debt-to-income ratios of the borrowers, net wealth, liquid worth, whether the borrower had been rejected on a credit application in the last five years, whether the borrower had ever filed for bankruptcy, age of the household head at time of application, education level of borrower, and shopping behavior (whether borrower searched for a lender or relied on a referral from a friend or family member).

According to the authors, the statistics they used suggested clear differences between black and white borrowers in almost every respect. However, when accounting for these differences, the researchers found that “black borrowers on average pay about 29 basis points more than comparable white borrowers.”

Additionally, even amongst African American borrowers, there is disparity based on sex. “The results suggest that, while the racial disparity in mortgage rates is widespread between black and white borrowers, it is the more financially vulnerable black women who suffer the most. The excessive premium this group of women must pay for long term credit is almost certainly going to put them into even more vulnerable financial conditions in the long run.”

Lending Outcomes. This section summarizes lending activity in Riverside County – the most recent available dataset from the Community Reinvestment Act (CRA). The Community Reinvestment Act (CRA), enacted in 1977, requires the Federal Reserve and other federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods. The only bank assessed by the CRA in the most current year was Provident Savings Bank, which was given a score of “Satisfactory.”

Table 29 provides a breakdown of the loan types, purposes of loan applications, actions by the lender, demographics of loan applicants, and income levels of applicants for Provident Savings Bank, FSB in Riverside County.

In terms of loan types, all applicants opted for conventional loans. When we look at the purpose of the loans, most of the applicants, about 65.84%, applied for refinancing, while 34.16% applied for purchase. No applications were submitted for home improvement or other purposes. As for the lender’s actions, more than half of the

applications, precisely 56.58%, were originated. However, about 29.89% of the applications were denied. A small percentage, 12.10%, were withdrawn, and only 1.07% were left incomplete.

Looking at the demographics of the loan applicants, the majority were White, accounting for 38.79% of the applicants. This was followed by Asian applicants at 12.10%, and Hispanic applicants at 11.39%. Only a small percentage, 2.14%, were Black. About 29.54% of the applicants did not disclose their race. In terms of income levels, most of the applicants fell into the 'Unknown/NA' category, accounting for 52.31%. The next largest group was the 'Upper' income level, comprising 42.35% of the applicants. Only a small fraction of applicants fell into the 'Low', 'Moderate', and 'Middle' income levels.

Table 29: Loan Summary of Provident Savings Bank, FSB (Jurisdiction)

	# of Applicants	% of Applicants
Loan Type		
Conventional	54	100.00%
FHA	0	0
VA	0	0
FSA/RHS	0	0
Total	54	100.00%
Purpose of Loan Applied For		
Purchase	22	34.16%
Home Improvement	0	0
Refinance	32	65.84%
Other	0	0
NA	0	0
Invalid	0	0
Total	54	100.00%
Action by Lender		
Originated	30	56.58%
Denied	16	29.89%
Rejected by Applicant	0	0
Withdrawn	7	12.10%
Incomplete	1	1.07%
Purchased	0	0
Preapproval Denied	0	0
Preapproval Rejected	0	0
Invalid	0	0.36%
Total	54	100.00%
Demographics of Loan Applicants		
White	21	38.79%
Black	1	2.14%
Hispanic	6	11.39%
Asian	7	12.10%
Native American	0	0
Hawaiian	0	0
Multi Race	0	0
Unknown	3	5.69%
NA	16	29.54%
Invalid	0	0.35%
Total	54	100.00%

	# of Applicants	% of Applicants
Income Level of Applicants		
Low	0.5	0.71%
Moderate	0.5	0.71%
Middle	2	3.91%
Upper	23	42.35%
Unknown/NA	28	52.31%
Invalid	0	0.01%
Total	54	100.00%
<i>Data Sources: LendingPatterns.com</i>		

Rental Housing Process

When searching for a home to rent, the process is somewhat like home purchase but does not require the same outlay of cash. Renting can involve the following steps, including searching advertisements, viewing rental units, undergoing credit checks, and paying security deposits.

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

While the process of renting an apartment or home may be less expensive and burdensome up front than the home-buying process, it may still be just as time-consuming and potential renters may still face discrimination during various stages of the rental process. Some of the more notable ways in which tenants may face discriminatory treatment are highlighted below.

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

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

Out of the total 20 listings for rental units that were analyzed, 17 were found to contain no discriminatory language, which is a positive sign. However, there were a few instances where potentially discriminatory language was identified.

In two listings, income-related discriminatory language was found. This included phrases like “satisfactory credit and rental history”, “subjecting applicants to credit, criminal, and rental history checks”, “stating that Section 8 is not accepted”, “no bankruptcies allowed in the past 3 years”, and “requiring 3 times the rent in gross income”. These phrases could potentially exclude certain groups of people based on their income or financial status.

One listing contained disability-related discriminatory language, specifically stating “No pets allowed”. This could potentially discriminate against individuals with service animals. Lastly, one listing contained religion-related discriminatory language, stating “Christian home”. This could potentially exclude individuals based on their religious beliefs.

Table 30: Potentially Discriminatory Language in Rental Listing (Jurisdiction)

Discrimination Type	# of Listings	Potentially Discriminatory Language
No Discriminatory Language	17	N/A
Income Related	2	Satisfactory credit and rental history, credit, criminal, and rental history checks, Section 8 is not accepted, no bankruptcies allowed in the past 3 years, and requiring 3 times the rent in gross income.
Disability Related	1	Stating "No pets allowed."
Household Size/Family Related	0	N/A
Religion Related	1	Stating "Christian home."

Data Source: Realtor.com

Viewing the Unit. Viewing the unit is the most obvious, or overt, place where potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, judge on appearance whether a potential renter is reliable or may violate any rules or make any other subjective judgments. For example, if a student is wearing a T-shirt with a rap artist on the front, a landlord may suspect that the renter could play loud music disturbing to other tenants.

If a prospective tenant arrives with many children, the landlord may be concerned that the children may disturb other renters. In addition, the prospective tenant may also have an accent or wear religious symbols or jewelry which may again play into the decision to rent the unit. The opportunity for the potential renter to view the unit, is also an opportunity for the landlord to view the potential tenant and make value judgments based on their appearance or personal characteristics.

Qualifying for the Lease. Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history and salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent a home.

An initial payment consisting of first and last months’ rent and security deposit are typically required. To deter “less-than-desirable” tenants, a landlord may ask for an initial payment or security deposit higher than for others. Tenants may also face differential treatment when vacating the unit. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear.

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

The Lease. Most apartments are rented under either a lease agreement or a month-to-month rental agreement, both of which have advantages and disadvantages for both landlords and tenants. Some tenants see a lease as more favorable for two reasons: the tenant is assured the right to live there for a specific period and the tenant has an established rent during that period. However, some tenants prefer the flexibility that a month-to-month tenancy provides.

The lease agreement usually includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements, and there are rights and responsibilities on both sides of the contract. Typically, the rental agreement is a standard form for all units in the same building. However, enforcement of rules contained in the lease agreement may not be standard. A landlord may choose to strictly enforce rules for certain tenants based on their race/ethnicity, children, or a disability – raising fair housing concerns.

Rental Housing Services. The County of Riverside has contracted with the Fair Housing Council of Riverside County (FHCRC) to provide fair housing and related services.

Established in 1986, FHCRC is a private, non-profit, and community-based organization which implements the following fair housing programs for communities throughout Riverside County:

- *Fair Housing (Anti-Discrimination) Services:* Provide educational workshops, outreach to the community, and investigation of discrimination complaints from residents. Complainants are ultimately provided with fair housing education, counseling, referral to the State Department of Fair Employment and Housing (DFEH), HUD or a private attorney.
- *Landlord-Tenant Services:* Services including education, counseling, and mediation to both landlords and tenants to resolve disputes concerning a host of common issues impacting the business relationship between tenants and landlords. Common issues to be addressed in this category of service include eviction, occupancy standards, repairs, deposits, lease/rental terms, rental assistance, rent increases, habitability, and notices.
- *Housing Counseling Services:* Pre-purchase workshops, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental housing counseling and services for homeless counseling or referrals.
- *Training for Real Estate Professionals:* Training workshops for landlords, managers, and owners in the following areas: Landlord/Tenant issues, First-Time Homebuyer, Foreclosure Prevention, and Fair Housing Laws.

Real Estate Agents

A real estate agent is a licensed professional who facilitates property transactions, acts as an intermediary between buyers and sellers, and represents their interests during negotiations. Real estate agents typically earn compensation through a commission, which is a percentage of the final sale price. Their income varies based on the volume and size of the deals they successfully close. In many states, real estate agents collaborate with real estate brokers—experienced professionals who have undergone additional training and hold licenses—to enhance their expertise and provide comprehensive services to clients.

Home Purchases. Many agencies are involved in overseeing real estate industry practices and the practices of the agents involved. A portion of this oversight involves ensuring that fair housing laws are understood and followed within the home purchasing process.

The following organizations have limited oversight within the real estate market, and some of their policies, practices, and programs are described.

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

Realtors subscribe the NAR’s Code of Ethics, which imposes obligations upon Realtors regarding their active support for equal housing opportunity. Article 10 of the NAR Code of Ethics provides that “Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons based on race, color, religion, sex, handicap, familial status, or national origin.” Realtors shall not print, display, or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

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

- o **California Association of Realtors (CAR).** The California Association of Realtors (CAR) is a trade association of 92,000 realtors statewide. As members of CAR, Realtors subscribe to a strict code of ethics. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and meetings typically include sessions on fair housing issues. They also maintain fair housing and ethics information on their website.

- o **California Department of Real Estate (DRE).** The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that enables an agent to identify and avoid discriminatory practices when providing real estate services.

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

DRE reviews Covenants, Conditions, and Restrictions (CC&R’s) for all subdivisions of five or more lots, or condominiums of five or more units. The review includes a wide range of issues, including compliance with fair housing law. CC&Rs are restrictive covenants that involve voluntary agreements, which run with

the land they are associated with. In the past, CC&Rs were used to exclude minorities from equal access to housing. DRE reviews CC&R's and they must be approved before issuing a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report.

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

Rentals. Many agencies oversee the apartment rental process and related practices. This oversight includes ensuring that fair housing laws are understood and complied with.

The following organizations have limited oversight within the rental housing market, and some of their policies are described:

- o **California Apartment Association (CAA).** CAA is the country's largest statewide trade association for rental property owners and managers. Incorporated in 1941 to serve rental property owners and managers throughout California, CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. CAA has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with other courses.
- o **National Association of Residential Property Managers (NARPM).** NARPM promotes standards of business ethics, professionalism, and fair housing practices in the residential property management field. NARPM is an association of real estate professionals experienced in managing single-family and small residential properties. In addition, NARPM certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education. NARPM offers three professional designations: Residential Management Professional, RMP®, Master Property Manager, MPM®, and Certified Residential Management Company, CRMC®. These certifications require educational courses in fair housing.

Fair Housing Complaints and Enforcements

Patterns of complaints and enforcement are useful to assess the nature and level of potentially unfair or discriminatory housing practices in the private sector. Several public and private agencies may receive complaints about unfair housing practices or housing discrimination.

Under the Fair Housing Act, HUD has the authority to investigate, attempt to conciliate, and, if necessary, adjudicate complaints of discrimination involving, among other things, home sales, rentals, advertising, mortgage lending and insurance, property insurance, and environmental justice. HUD also investigates complaints alleging discriminatory zoning and land use; however, these complaints are referred to the U.S. Department of Justice for enforcement.

Office of Fair Housing and Equal Opportunity (FHEO). At the federal level, the FHEO, an office of HUD, receives complaints of housing discrimination. The FHEO will attempt to resolve matters informally. However, the FHEO

may act on those complaints if they represent a violation of federal law and the FHEO finds that there is “reasonable cause” to pursue administrative action in federal court.

HUD also shares its authority to investigate housing discrimination complaints with state and local government agencies that participate in the Fair Housing Assistance Program (FHAP). To participate in the FHAP, a Jurisdiction must demonstrate that it enforces a fair housing law that provides rights, remedies, procedures, and opportunities for judicial review that are substantially equivalent to those provided by the federal Fair Housing Act. In other states, county governments, municipal governments and community-based organizations are approved as FHAP agencies. HUD pays FHAP agencies for each complaint they investigate, based on the timeliness and quality of the investigation. In addition, HUD provides funding to FHAP agencies for capacity-building, training, and information systems.

A person who believes that he or she has experienced, or is about to experience, housing discrimination may file a complaint or may have a complaint filed on his or her behalf by someone else, such as a parent, child, spouse, or guardian. HUD and FHAP agencies accept complaints in person, by telephone, through the mail, and through their websites. If HUD receives a housing discrimination complaint where the alleged discriminatory act occurred within the Jurisdiction of one of its FHAP agencies, HUD is required under the Fair Housing Act to refer the complaint to that agency.

If HUD determines there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, it issues a charge of discrimination. The parties may choose to pursue the matter in an administrative proceeding or in federal district court. If a FHAP agency finds reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the agency or attorneys for the state or locality litigate that complaint in an administrative proceeding or in civil court.

From FY 2013-2021, in the Jurisdiction, most of the cases were related to disability (79 cases), followed by race (42 cases), and family status (32 cases). There were fewer cases related to sex (21 cases), national origin (23 cases), and retaliation (6 cases). Interestingly, there were no cases related to color or religion.

In the Region, the pattern is similar. Many of the cases were related to disability (143 cases), followed by race (73 cases), and family status (48 cases). There were fewer cases related to sex (36 cases), national origin (54 cases), and retaliation (22 cases). Again, there were no cases related to color or religion.

At the state level, the number of cases is significantly higher across all categories, with the majority being related to disability (1,454 cases), followed by race (496 cases), and retaliation (219 cases). It’s important to note that retaliation, while not one of the seven protected classes of the Fair Housing Act, can still form the basis for a complaint.

The following table illustrates the breadth of HUD and FHAP discrimination complaints from FY 2013-2021 in the Jurisdiction (Riverside County), Region (Riverside-San Bernardino-Ontario, CA), and the state (California).

Table 31: FHEO CASES From FY 2013-2021 (Jurisdiction/Region)

Basis of Complaint	Jurisdiction	Region	State
Disability	79	143	1,454
Race	42	73	496
Sex	21	36	198
Retaliation*	6	22	219
National Origin	23	54	328
Family Status	32	48	351
Color.	0	0	0
Religion	0	0	0

Data Sources: AFFH Data and Mapping Sources

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

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

7. Public Housing and Homelessness

This section explores the critical issues of public housing and homelessness in Riverside County. The goal is to shed light on the current state of these issues, identify underlying factors contributing to them, and propose actionable strategies to address these challenges.

All agencies that administer a Section 8 program are referred to as Public Housing Agencies, or PHAs, by HUD. On average, there are over 50 PHAs administering the Section 8 housing program per state, but the number varies greatly from state to state. For example, the State of Texas has over 200 PHAs while the State of Alaska has two. The sheer number of PHAs administering the Section 8 program makes it even more confusing and difficult for the disability community.

There are three types of PHAs that administer the Section 8 program:

- Local public housing authorities
- State housing agencies

Usually, but not always, Section 8 administering agencies are public housing authorities. A public housing authority is a unique governmental body that administers either public housing or Section 8 vouchers — or both — for the federal government at the local level. Public housing authorities are created in each state based on state laws. Public housing authorities have an elected or appointed Board of Commissioners, an Executive Director, and staff who run specific programs.

Public housing authorities are not required to run the Section 8 program; in fact, some housing authorities only administer federal public housing units and do not administer a Section 8 program. Although there are more than

3,000 public housing authorities across the country, at the present time there are approximately 2,600 housing authorities administering the Section 8 program. Over half of these housing authorities administer less than 250 Section 8 vouchers. Since public housing authorities are governmental bodies, they may be influenced by the political agendas or biases of elected or appointed officials. They can also be influenced by political pressure from the disability community.

When people use the term “PHA” they are usually referring to public housing authorities. To be consistent with HUD definitions, however, the term “PHAs” refers to “Public Housing Agencies” and includes any agency under contract with HUD to administer Section 8 housing assistance, including local public housing authorities, state housing agencies, and non-profit organizations that administer the Section 8 Mainstream program.

State Housing Agencies Depending on state laws, many state housing agencies (including state departments of community affairs and some state housing finance agencies) are also eligible to administer the Section 8 program. In some states, the state housing agency may administer the Section 8 program only in the areas of the state where there are no public housing authorities. This model is sometimes referred to as a “balance of state” Section 8 program.

The Housing Authority of Riverside County is the PHA for the county and currently has 38 vouchers. These nonprofit organizations are required to run the Section 8 program in the same manner as other PHAs. Non-profit organizations may also be administering the Section 8 program through a contract with a public housing authority or state housing agency.

Non-Profit Organizations. In 1999, certain non-profit disability organizations became eligible to administer a small “set-aside” of Section 8 programs through eight Regional non-profit organizations. Although the state agency makes all decisions regarding Section 8 policies, the non-profit organizations are responsible for the day-to-day administration and management of the program, including selecting households, determining eligibility for the program, issuing Section 8 vouchers, inspecting housing units, and making rental payments to owners.

The Public Housing Agency Plan, or PHA Plan, is the “master plan” for both a PHA’s Section 8 and public housing resources. Each PHA is required to have a HUD-approved PHA Plan that describes the agency’s overall mission for serving low-income and very low-income individuals and families, and the strategies for using Section 8 and public housing resources to meet the housing needs of these households.

A qualified PHA plan is a PHA that:

- has a combined unit total of 550 or less public housing units and section 8 vouchers; and
- is not designated troubled under section 6(j)(2) of the 1937 Act, the Public Housing Assessment System (PHAS), as troubled during the prior 12 months; and
- does not have a failing score under the Section 8 Management Assessment Program (SEMAP) during the prior 12 months.

HUD provides a The Housing Choice Voucher (HCV) Data Dashboard (dashboard) that shows budget and leasing trends, reserve balances, program admissions and attrition, per-unit cost and leasing potential for the program nationally, and allows the user to drill down to the state and PHA-level.

The image below shares some of the data points related to the Housing Authority of Riverside County. It displays the number of current units under the Annual Contributions Contract (ACC), the number of units reported as leased, and the number of units remaining. Out of 9,971 current units under ACC, 8,864 are reported as leased, leaving 1,107 units remaining.

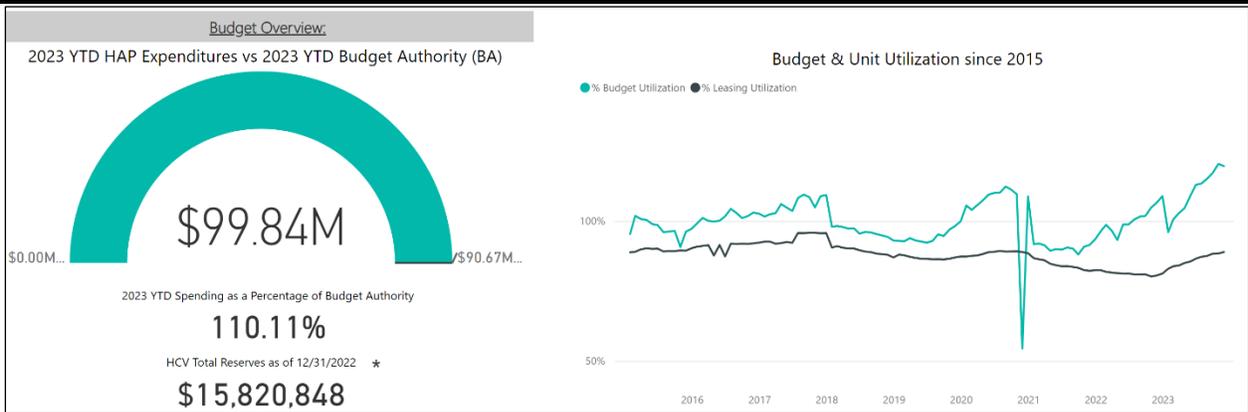
The year-to-date leasing (as of November 2023) percentage for 2023 stands at 86.19%. The average cost per unit is \$1,102.83, which is a consistent increase in the Average Per Unit Cost (PUC) from 2015 to 2023. The current average is \$1,102.83, which signifies a significant growth trend in housing costs over the years.

Figure 80: HCV Data Dashboard Summary (Jurisdiction)

Current Units under ACC	Current Reported Leasing	Units Remaining under ACC
9,971	8,864	1,107
2023 YTD Leasing Percentage	Average Per Unit Cost *	Leasing Potential at the End of 2023
86.19%	\$1,102.83	0

In the below figure 33, the data related to the Housing Authority of Riverside County contains data related to the Housing Authority of Riverside County’s budget and unit utilization for the year 2023. The Year-To-Date (YTD) Housing Assistance Payments (HAP) Expenditures for 2023 for HA of Riverside County are \$99.84M. This is 110.11% of the Budget Authority (BA), indicating that the expenditures have exceeded the budget. The total reserves as of 12/31/2022 are reported to be \$15,820,848.

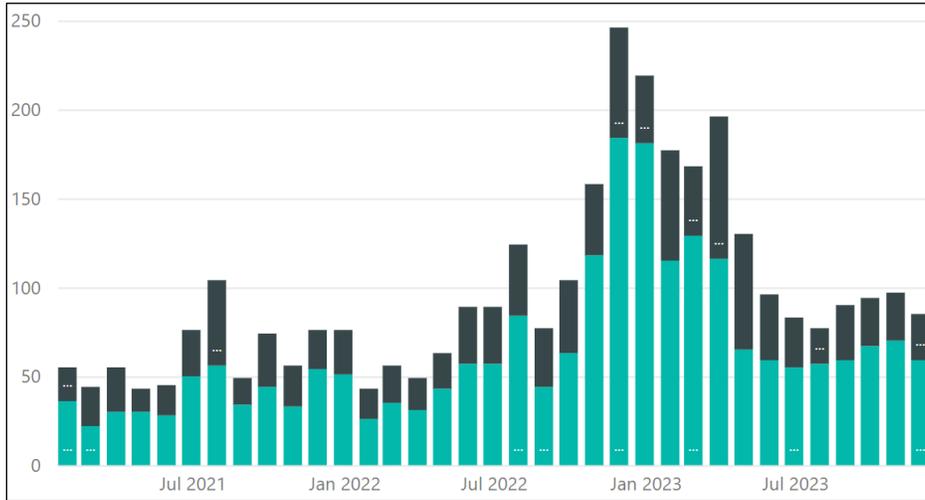
Figure 81: HCV Data Dashboard Budget Overview (Jurisdiction)



The line graph below displays data on homeless and non-homeless admissions from July 2021 to July 2023 for the county. The X-axis represents time, specifically months from July 2021 to July 2023. The Y-axis indicates the number of admissions, ranging from 0 to over 250. The teal bars represent non-homeless admissions, and the black bars represent homeless admissions.

These bars are present for each month, showing fluctuations in the number of admissions for both categories. One notable observation is a significant increase in both homeless and non-homeless admissions in January 2023. This could be due to various factors, which would require further investigation to understand fully.

Figure 82: HCV Data Dashboard New Admissions Trend (Jurisdiction)

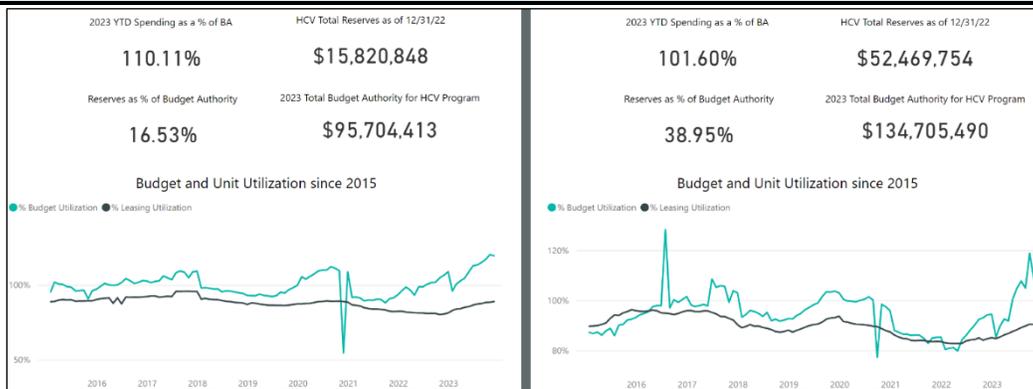


The Housing Authority of San Bernardino County, another county in the Riverside-San Bernardino-Ontario, CA Region that has been used previously for comparative analysis in this report, is below. The figure below compares the financial data and budget utilization trends between Riverside County’s Housing Authority and San Bernardino County’s Housing Authority from 2015 to 2023. This comparison highlights the different financial management strategies and trends between the two housing authorities.

Riverside County’s Housing Authority has been maintaining a steady trend in budget and unit utilization since 2015. As of 2023, they have spent 110.11% of their Budget Authority (BA) year-to-date (YTD). They have total reserves of \$15,820,848, which is 16.53% of their total Budget Authority for the Housing Choice Voucher (HCV) Program, amounting to \$95,704,413.

On the other hand, San Bernardino County’s Housing Authority shows significant fluctuations in budget and unit utilization since 2015. Their 2023 YTD spending as a % of BA is slightly lower at 101.60%. However, they have a larger total reserve of \$52,469,754, which is a substantial 38.95% of their total Budget Authority for the HCV Program, which is \$134,705,490.

Figure 83: HCV Data Dashboard Comparison Trends (Jurisdiction/Region)



Public Housing Demographics

Table 32 and the maps below shows the racial and ethnic makeup of affordable housing residents within the County, as well as the distribution of income levels among these household groups.

Though Blacks make up just 6.65 percent of households earning 0 to 80 percent of AMI, and just 6.19 percent of the Jurisdiction's total households, the group comprises 28.91 percent of Public Housing residents, and receives 36.62 percent of Housing Choice Vouchers. Asians and Pacific Islanders, though only 4.13 percent of households under 80 percent AMI, and 5.39 percent of total households, make up 13.4 percent of households receiving Other Multifamily assistance. Hispanics, meanwhile, who make up only 34.18 percent of the Jurisdiction's households as well as 43.22 percent of low-moderate households, nevertheless occupy 61.94 percent of the Jurisdiction's Project-Based Section 8 Housing.

These tendencies are repeated within the Region. Asians receive 19.69 percent of Other Multifamily assistance. The lion share of Section 8 vouchers, or 61.94% , goes to Hispanic families. Similarly, Blacks comprise 36.62 percent of HCV Program participants, and 28.91% percent of Public Housing residents. These statistical disparities in terms of the distribution of housing assistance within both the Jurisdiction and the Region can be better understood by examining the degree to which these two groups experience extreme poverty.

Of the four groups examined, only two, namely Hispanics and Blacks, are more likely to fall within the extremely low-income range, defined as 30 percent of AMI or less. Hispanics, who make up 34.18 percent of all households within the Jurisdiction, comprise 41.67 percent of extremely low-income households. Likewise, Blacks, at only 6.19 percent of households, make up a larger share, 8.67 percent, of extremely low-income households.

Table 32: Publicly Supported Housing by Race/Ethnicity (Jurisdiction/Region)

Riverside County (Jurisdiction)								
Housing Type	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	3,863	33.77%	3,307	28.91%	3,891	34.02%	377	3.30%
Project-Based Section 8	578	24.31%	242	10.18%	1,473	61.94%	77	3.24%
Other Multifamily	449	43.30%	109	10.51%	334	32.21%	139	13.40%
HCV Program	2,836	35.13%	2,956	36.62%	2,084	25.82%	161	1.99%
Total Households	355,015	51.97%	42,285	6.19%	233,470	34.18%	36,805	5.39%
0-30% of AMI	32,465	41.71%	6,750	8.67%	32,435	41.67%	3,770	4.84%
0-50% of AMI	54,330	33.78%	11,895	7.40%	69,565	43.25%	6,890	4.28%
0-80% of AMI	107,290	38.63%	18,460	6.65%	120,050	43.22%	11,465	4.13%
Riverside-San Bernardino-Ontario, CA (Region)								
Housing Type	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	44	30.14%	19	13.01%	62	42.47%	18	12.33%
Project-Based Section 8	1,140	21.83%	1,029	19.71%	2,555	48.94%	446	8.54%
Other Multifamily	660	30.08%	247	11.26%	840	38.29%	432	19.69%
HCV Program	4,569	23.81%	8,401	43.78%	5,603	29.20%	500	2.61%
Total Households	602,650	45.50%	100,005	7.55%	509,940	38.50%	81,445	6.15%
0-30% of AMI	61,605	36.31%	20,925	12.33%	73,610	43.38%	8,775	5.17%
0-50% of AMI	122,950	37.18%	33,145	10.02%	150,960	45.65%	15,335	4.64%
0-80% of AMI	210,405	37.95%	49,115	8.86%	255,770	46.13%	25,935	4.68%

Data Sources: 2020 HUD AFFH Online Mapping Tool

Figure 84: Housing Choice Voucher Use by Tract

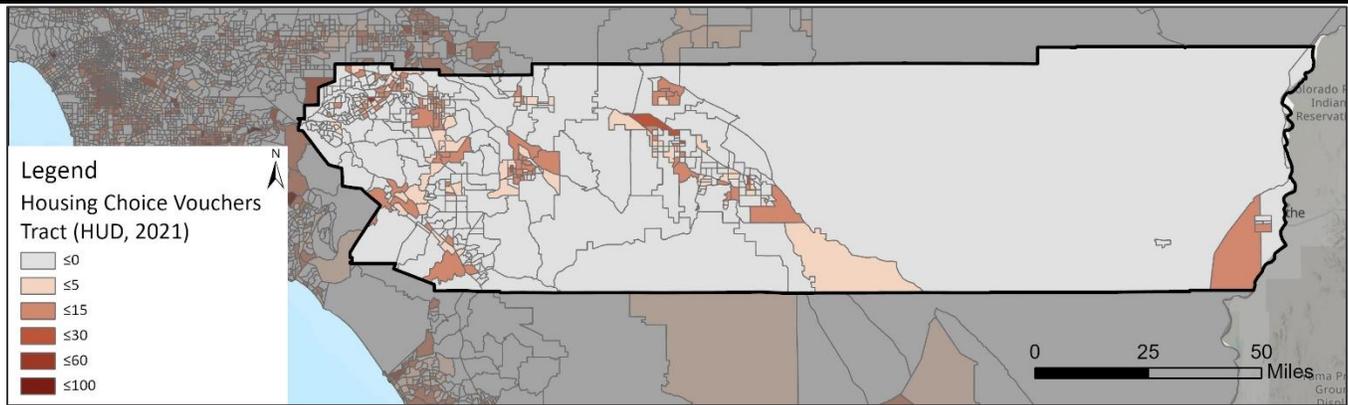


Table 33: Income Limits (Jurisdiction)

Household Size	Annual Income Limit	Monthly Income Limit
Extremely Low-Income Limits (30% of Median)		
1	\$19,600	\$1,633
2	\$22,400	\$1,866
3	\$25,200	\$2,100
4	\$30,000	\$2,500
5	\$35,140	\$2,928
6	\$40,280	\$3,356
7	\$45,420	\$3,785
8	\$50,560	\$4,213
Very Low-Income Limits (50% of Median)		
1	\$32,650	\$2,720
2	\$37,300	\$3,108
3	\$41,950	\$3,495
4	\$46,600	\$3,883
5	\$50,350	\$4,195
6	\$54,100	\$4,508
7	\$57,800	\$4,816
8	\$61,550	\$5,129
<i>Data Sources: Housing Authority of County of Riverside</i>		

In the executive summary of *A Pilot Study of Landlord Acceptance of Housing Choice Vouchers*, August 2018, HUD cites another factor influencing housing choice for low and moderate-income residents, namely discrimination by landlords. The Housing Choice Voucher (HCV) program is the federal government’s largest rental housing assistance program. Apart from seeking to increase access to safe, affordable housing, the HCV program is intended "to provide opportunities for low-income families to obtain rental housing outside areas of poverty or minority concentration (HUD, 2009).

Voucher holders can, in theory, move anywhere in the country where a PHA administers the program, but their housing choices are severely constrained by their ability to navigate the private rental market, find a unit with rent below the payment standard, and identify a landlord who will participate in the program. Landlords decide, for the most part, if they want to accept vouchers as payment for their rental units.”

While it is unlawful for landlords under the Fair Housing Act, to refuse to rent to members of protected classes - which are defined since race, color, national origin, sex, religion, disability, and familial status - voucher holders have no such protection. Therefore, landlords may have a legal right to turn them away. These same classes of people, who include families with children, racial and ethnic minorities, and persons with disabilities, are exactly those whom the HCV program disproportionately serves. Some states and local Jurisdictions have attempted to prohibit discrimination against voucher holders through local ordinances, often referred to as source-of-income protections.

These make discrimination against voucher holders illegal. In addition, fair housing advocates argue that claims under the Fair Housing Act may be justified, because practices such as electing not to accept vouchers result in “disparate impacts,” including residential segregation, for a protected class. For HUD's purposes, discrimination was the term used to describe unequal or differential treatment of voucher holders, regardless of whether such treatment was illegal in the testing site.

Although Riverside was not specifically studied, nearby Los Angeles, California was one of five testing sites for the study. According to the study, "The voucher acceptance tests show clear evidence of outright denial of vouchers, although denial rates varied widely. Denial rates were highest in Fort Worth (78 percent) and Los Angeles (76 percent) and only somewhat lower in Philadelphia (67 percent). Rates were substantially lower in Newark (31 percent) and Washington, D.C. (15 percent). Moreover, across the five sites, between 9 and 25 percent of landlords said vouchers were accepted only under certain conditions or they were unsure of the voucher acceptance policy. Landlords were more likely to deny voucher holders in low-poverty areas compared with high-poverty areas, particularly in the sites with the highest voucher denial rates."

Section 8 applications are only accepted while a PHA’s Section 8 waiting list is “open.” A PHA opens the Section 8 waiting list to increase the number of applicants on its list. HUD requires that PHAs open the Section 8 waiting list if they do not have enough applicants to be able to distribute vouchers, they anticipate will be available. In general,

PHAs use one of two methods to add applications to the waiting list:

- Chronological order: based on the date and time received; or
- Randomly ordered: referred to as a “lottery.”

Occasionally, the applications that are put into the lottery are limited to a specific number (e.g., the first 200 received by the PHA) or to those received by a specified date. Technical Assistance Collaborative, Inc. A PHA’s policies about how applications are added to the waiting list should be included in all outreach material and must be described in the Section 8 Administrative Plan.

The demographics of the Housing Choice Vouchers waiting list in Riverside County is primarily composed of extremely low-income households, making up 76% of the list. These are households earning 0-30% of the Area Median Income (AMI). Very low-income households (31-50% AMI) make up 15.23% of the list, and low-income households (51-80% AMI) comprise 6.94%. In terms of household types, families with children represent the majority at 55.77%. Elderly families make up 10.92% of the list, and families with disabilities account for 22.60%. Looking at race and ethnicity, African American households represent the largest group on the waiting list at 47.82%, followed by White households at 44.83%. American Indian, Asian, and Pacific Islander households make up smaller percentages of the list.

Table 34: Demographics if the HCV Waiting List (Jurisdiction)

	#	%
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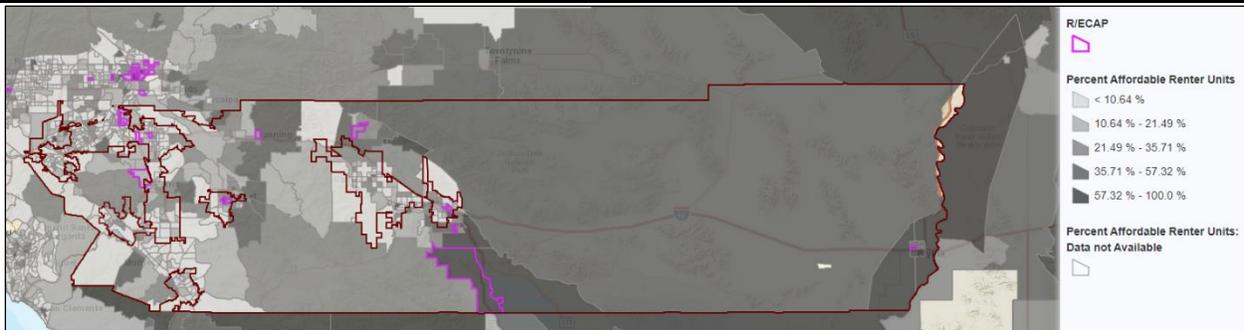
Extremely Low Income (0-30% AMI)	104,524	76%
Very Low Income (31-50% AMI)	21,022	15.23%
Low Income (51-80% AMI)	9,576	6.94%
Families with Children	76,996	55.77%
Elderly Families	15,073	10.92%
Families with Disabilities	31,211	22.60%
White	61,895	44.83%
African American	66,021	47.82%
American Indian	6,325	4.58%
Asian	4,087	2.96%
Pacific Islander	6,125	4.44%
Race Not Given	706	0.51%
Waiting List Total	136,065	100%
<i>Data Source: Housing Authority County of Riverside, 2024.</i>		

Public Housing Location and Occupancy

An examination of Figure 114 below shows that the tracts with the highest percentages of rental units affordable to residents at 50 percent of AMI are indicated by the darker shaded areas.

These are found north of Lake Elsinore and southwest of Perris, adjacent to R/ECAP areas; south of I-15 below Wildomar; north of I-10 above Beaumont; along I-10 from North Palm Springs to Sky Valley; and in the R/ECAP areas surrounding the Salton Sea.

Figure 85: Location of Affordable Rental Units (Jurisdiction)



Following in Table 35 is an inventory of Riverside County’s Housing Authority unit development for any new public housing units planned and/or pending. Currently, the total number of planned or pending projects for public housing stands at 15 projects with a total of 1,325 units – 1,273 of which are to be considered affordable.

This shows that a significant majority of the units in these projects are designated as affordable, which is a positive indicator for the availability of affordable housing in these areas.

Table 35: Assisted Rental Housing Projects in Riverside County

Project	Total Units	Affordable Units
Oasis Senior Villas - Riverside	95	95
The Blossom - Beaumont	48	48

Monarch Apartments - Palm Springs	60	60
Las Haciendas Apartments - Temecula	77	77
Vista Sunrise Apartments - Palm Springs	N/A	N/A
Vista La Sierra - Riverside	80	80
Rancho Las Bolas - Temecula	55	55
Entrada - Riverside	64	64
Aspire - Riverside	33	33
Monamas Apartments - Murrieta	139	139
Courtyards at Cottonwood II - Moreno Valley	81	81
Triploi Apartments - Coachella	108	108
Oakview I - Murrieta	200	119
Aloe Palm Canyon - Palm Springs	71	25
Tres Lago - Wildomar	225	225
<i>Data Source: Riverside County Housing Authority</i>		

Homelessness and HMIS Data

Every January, Riverside County conducts a homeless count; the most recent available data is for the homeless count completed in January 2023. While the size of the homeless population may change throughout the year, the primary purpose of the count is to estimate how many homeless people are in Riverside County in general on any given day and gain demographic information about homelessness in Riverside County.

An interview or observational survey, or both, could be chosen by surveyors, based on the situation during the counts. Ideally, every homeless person would be interviewed, but obviously this was not always possible because of safety concerns, language barriers, refusal, etc.

The Point-in-Time (PIT) count, which is a snapshot of the homeless population taken on a single night, provides a comprehensive view of the homelessness situation in Riverside County. In 2023, the total count of homeless individuals was 3,725, marking a 12% increase from the previous year. Interestingly, while the overall count increased, the number of unsheltered individuals decreased by 8% to 2,441 persons. On the other hand, the number of sheltered individuals saw a significant increase of 34%, totaling 1,284 persons.

When comparing the PIT Count by District, in District 1, there was a notable increase in homelessness. The total count rose to 1,138, a 37% increase from 2022. This was largely driven by a 98% increase in unsheltered individuals, despite a 12% decrease in sheltered individuals. In contrast, District 2 saw a decrease in homelessness, with the total count dropping to 372, a 36% decrease from the previous year. This decrease was observed in both unsheltered and sheltered individuals, which decreased by 43% and 13% respectively. Like District 2, District 3 also saw a decrease in homelessness.

The total count dropped to 337, a 35% decrease from 2022. Both unsheltered and sheltered counts decreased by 42% and 29% respectively. In District 4, the total count of homeless individuals increased slightly to 1,161, a 6% increase from 2022. This was driven by a 12% increase in unsheltered individuals, despite a 4% decrease in sheltered individuals. Finally, District 5 saw a significant increase in homelessness.

The total count skyrocketed to 717, a whopping 148% increase from 2022. This increase was observed in both unsheltered and sheltered individuals, which increased significantly by 121% and 320% respectively.

Table 36: Homeless PIT Count for Riverside County by Districts

	Unsheltered	Sheltered	Total
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	2023	% Change from 2022	2023	% Change from 2022	2023	% Change from 2022
District 1	742	98% Increase	396	12% Decrease	1,138	37% Increase
District 2	260	43% Decrease	112	13% Decrease	372	36% Decrease
District 3	131	42% Decrease	206	29% Decrease	337	35% Decrease
District 4	755	12% Increase	406	4% Decrease	1,161	6% Increase
District 5	553	121% Increase	164	320% Increase	717	148% Increase
Total	2,441	8% Decrease	1,284	34% Increase	3,725	12% Increase

Data Sources: 2023 Point-in-Time Count

Breaking down the PIT Counter further in the table below, there were a total of 1,338 individuals identified by unconventional living situation while homeless. Most of these individuals, 40.28%, were found on streets, in parks, or under bridges.

Other significant locations included vehicles (18.01%), encampments (16.74%), and tents or sheds (16.07%). Fewer individuals were found at bus stations, in tiny homes without basic amenities, or in abandoned buildings.

Table 37: Homeless PIT Count for Riverside County by Living Situation

	Number	Percent
Persons in Vehicles	241	18.01%
Persons in Encampments	224	16.74%
Persons in Tents/Sheds	215	16.07%
Persons on Streets, in Parks, or Under Bridges	539	40.28%
Persons at Bus Stations	12	0.90%
Persons in Tiny Homes (<i>without basic amenities</i>)	9	0.67%
Persons in Abandoned Buildings	97	7.25%
Other	1	0.07%
Total	1,338	100.00%

Data Sources: 2023 Point-in-Time Count

Looking at the demographic breakdown of the unsheltered homeless population in Riverside County, most of the homeless individuals identified in the PIT count were male (70.54%). In terms of race and ethnicity, the largest group was White (68.54%), followed by Hispanic/Latino (37.16%), and Black/African American (15.57%).

In terms of age, most of the unsheltered homeless population was between 25 and 54 years old (68.37%). There were also significant numbers of individuals aged 55-61 (18.23%) and 18-24 (7.05%). Fewer individuals were aged 62 and above or under 18.

Table 38: Homeless PIT Count for Riverside County by Demographics

	Number	Percent
Gender		
Male	1,722	70.54%
Female	701	28.72%
Transgender	4	0.16%
Gender Non-conforming	14	0.57%
Race/Ethnicity		
Hispanic/Latino	907	37.16%
Black/African American	380	15.57%
White	1,673	68.54%

	Number	Percent
American Indian/Alaskan Native	70	2.87%
Asian	32	1.31%
Native Hawaiian/Pacific Islander	48	1.97%
Multi-Racial/Other	238	9.75%
Age		
Under 18	13	0.53%
18-24	172	7.05%
25-54	1,669	68.37%
55-61	445	18.23%
62+	142	5.82%

Data Sources: 2023 Point-in-Time Count

Looking at specific subpopulations within the homeless community, there are different trends from 2022 to 2023. The number of homeless veterans increased significantly, with a 31% rise from 2022 to 2023. Despite a decrease in the unsheltered count, the total number of homeless transition age youth (18-24) also increased by 27%. For seniors (62+), the total count increased by 12%, despite a decrease in the sheltered count. Lastly, for households with children, the total count increased by 6%, with both sheltered and unsheltered counts also increasing.

Table 39: Homeless PIT Count for Riverside County by Subpopulation						
	Sheltered		Unsheltered		Total	
	2023	% Change from 2022	2023	% Change from 2022	2023	% Change from 2022
Veterans	58	18% Increase	198	36% Increase	256	31% Increase
Transition Youth (18-24)	75	No Change	154	35% Decrease	229	27% Increase
Seniors (62+)	101	26% Decrease	156	47% Increase	143	12% Increase
Households with Children	132	11% Increase	11	22% Increase	257	6% Increase

Data Sources: 2023 Point-in-Time Count

Top 3 Primary Factors Contributing to Unsheltered Homelessness:

1. Family Disruption: 27%
2. Lack of Income: 19%
3. Unemployment: 12%

Top 3 Requested Services:

1. Housing Services
2. CalFresh & Cash Aid
3. Food Pantries

The following information was also gathered from those surveyed in Riverside County.

- 32% of surveyed individuals requested post-count services.
- 784 individuals were referred to services.
- 21% of unsheltered persons were experiencing first time homelessness.

Point-in-Time Count Impact Report.

Point-in-Time Count also provides an “Impact Report” with their survey of the homeless population. The following data was derived from the PIT Count regarding Continuum of Care (CoC) FY 22-23 Individuals Served and current Homeless Funding and Programs for Riverside County.

During the period FY22-23, the CoC served a total of 14,388 unique individuals. This service included various programs aimed at addressing homelessness. The emergency shelter program enrolled 4,860 individuals, providing immediate temporary housing for those in need. The street outreach program reached out to 6,250 individuals, offering services directly to unsheltered homeless individuals.

There were 4,865 individuals enrolled into permanent housing, a critical step towards ending the cycle of homelessness. The SAR Encampment Response program enrolled 271 individuals, addressing the needs of those living in encampments. The homelessness prevention efforts, including HMIS & United Lift, impacted 10,080 persons, helping to stop homelessness before it starts. There are three main funding allocation for Homeless Programs in Riverside County listed in the 2023 PIT Count, each of which have a breakdown of recipients that receive a portion of those funds to provide various services and support for different populations of the homeless community. Encampment information was received from the CoC.

The CoC program has a total funding of \$62M, which is distributed across various projects. The HUD CoC is one of the significant recipients with \$14.2M allocated for 20 projects. The HHAP received \$9.7M for 30 projects, CESH received \$1.4M for 4 projects, ESG & ESG CV received \$1.7M for 4 projects, and the HHIP received the highest funding of \$35M for 31 projects.

The Housing Authority of the County of Riverside receives a total funding of \$87.7M. The HUD-VASH program, which provides support for veterans, received \$6.8M for 798 vouchers. The Mainstream program received \$1.8M for 203 vouchers, the Family Unification Program received \$1.5M for 180 vouchers, and the Housing Choice Voucher program received the highest funding of \$77.6M for 9,068 projects.



HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

Important Notes About This Data: This report is based on information provided to HUD by Continuums of Care in the 2023 Continuum of Care application and has not been independently verified by HUD. CoCs were instructed to collect data for a point-in-time during the last week of January 2023. The data presented in this report are limited to beds available for occupancy on the night of the count (beds under development are excluded). For inquiries about data reported by a specific Continuum of Care, please contact that jurisdiction directly. CoC contact information can be found on the HUD Exchange web site (<https://www.hudexchange.info/grantees/>). In some cases, a community may have listed a program in the Housing Inventory Count but did not provide sufficient information/detail for HUD to understand the number of beds/units available and the target population served. Those programs have been removed for the purposes of this report.

Emergency Shelter

Provider Name	Facility Name	Family Units ⁴	Family Beds ⁵	Adult-Only Beds	Child-Only Beds	Seasonal	Overflow / Voucher	Total Beds	Subset of Total Bed Inventory		
									Chronic Beds ²	Veteran Beds ³	Youth Beds ³
Alternative to Domestic Violence	Residential Shelter Program	16	16	0	0	0	0	16	n/a	0	0
City Net	ESG-CV2 ES MUR	0	0	32	0	0	0	32	n/a	0	0
City Net	City of Corona Emergency M	0	0	30	0	0	0	30	n/a	0	0
City Net	City Net Norco Emergency M	0	0	9	0	0	0	9	n/a	0	0
City Net	City Net ESG-CV Emergency	0	0	10	0	0	0	10	n/a	0	0
City of Banning	CoB Bryant Opportunity Villa	0	0	40	0	0	0	40	n/a	0	0
Coachella Valley Association of Governme	CVAG CVHF West Valley N	0	0	45	0	0	0	45	n/a	0	0
Coachella Valley Association of Governme	CVAG CVHF CESH 25 Fami	0	0	45	0	0	0	45	n/a	0	0
Coachella Valley Rescue Mission	CVRM Overnight Shelter	0	0	220	0	0	0	220	n/a	0	0
Department of Public Social Services	DPSS Emergency Shelter	28	96	0	0	0	0	96	n/a	0	0
Department of Public Social Services	State HDAP Emergency Tem	0	0	32	0	0	0	32	n/a	0	0
Galilee Center	Galilee Center Shelter 2022	0	0	25	0	0	0	25	n/a	0	0
HWS-Housing Authority Division	Project Roomkey: Non-Congr	0	0	12	0	0	0	12	n/a	0	0
Illumination Foundation	Illumination Foundation HHA	0	0	50	0	0	0	50	n/a	0	0
Martha's Village & Kitchen Inc.	MVK Renewing Hope Emerg	24	90	40	0	0	0	130	n/a	0	0
Mercy House	Mercy House ESG-CV CoR E	0	0	23	0	0	0	23	n/a	0	0
Operation Safe House	OSH Safe House Desert Emer	0	0	0	12	0	0	12	n/a	0	12
Operation Safe House	OSH SafeHouse Main STAY	0	0	4	0	0	0	4	n/a	0	4
Operation Safe House	OSH Safe House Riverside E	0	0	0	12	0	0	12	n/a	0	12
Path of Life Ministries Inc	POL Year Round Emergency	0	0	90	0	0	0	90	n/a	0	0
Path of Life Ministries Inc	POL Cold Weather Emergenc	0	0	0	0	40	40	80	n/a	0	0
Path of Life Ministries Inc	POL Family Emergency Shelt	1	46	0	0	0	0	46	n/a	0	0
Project Touch	Project Touch Emergency She	5	11	24	0	0	0	35	n/a	0	0
Riverside University Health System-Beha	Hotel/Motel Voucher Program	1	3	52	0	0	0	55	n/a	0	0
Riverside University Health System-Beha	ESG-CV2 ES RUHSBH	4	15	35	0	0	0	50	n/a	12	0
Social Work Action Group	The Anchor	0	0	14	0	0	0	14	n/a	0	0
The Salvation Army	The Salvation Army ESG-CV	0	0	15	0	0	0	15	n/a	0	0
Valley Restart Shelter Inc.	Valley Restart Emergency Sh	13	46	3	0	0	0	49	n/a	0	0

¹HUD's point-in-time count does not include persons or beds in Permanent Supportive Housing as currently homeless.
²Other Permanent Housing (OPH) - consists of PH - Housing with Services (no disability required for entry) and PH - Housing Only, as identified in the 2022 HMIS Data Standards.
³Family Units and Family Beds categories include units and beds for households with one adult and at least one child under age 18.
⁴Chronic Beds include beds in Permanent Supportive Housing dedicated to serve chronically homeless persons.
⁵Veteran Beds and Youth Beds, respectively, include beds dedicated to serve homeless veterans and their families, and include beds dedicated to housing homeless youth age 24 and younger.

Wednesday, December 6, 2023

Lastly, the **Housing and Community Development** Department has a total funding of \$320.7M. The Homekey program, which provides permanent housing solutions, received \$20M for 183 housing units. CDBG, ESG, and ESG-CV received \$8.7M for 25 projects. County Funding received the highest funding of \$236.9M for 1,808 housing units, and United Lift received \$55.1M for 8,111 households.

The number of homeless persons, the high cost of housing, and the number of people living in poverty combine to create a very serious situation. This combination of circumstances exacerbates the problem of finding suitable and affordable housing for homeless and at-risk families. In general, the homeless population in Riverside County is concentrated around urbanized cities where homeless services and transportation are readily accessible.

Riverside County Encampment Information, CoC

D	E	F	G	H	I	J	K
Encampment	Park	Street	Tent/Shed	Tiny Home (without basic amenities)	Under Bridge	Vehicle	Other
1	0	13	3	0	0	4	0
2	0	9	10	0	0	3	0
7	4	15	5	1	2	5	0
0	0	0	0	0	1	4	0
2	3	7	4	0	2	4	0
5	3	12	16	2	0	6	0
3	2	21	4	0	0	5	0
15	0	11	5	0	0	15	0
0	0	1	0	0	0	1	0
7	2	42	12	0	4	6	0
23	5	21	12	0	3	7	0
29	0	3	5	0	0	18	0
0	0	1	0	0	0	1	0
13	3	14	1	0	2	16	0
3	1	6	1	0	1	5	0
4	2	25	4	0	1	16	0
2	1	3	4	0	1	11	0
0	0	4	1	0	0	3	0
2	0	14	3	0	2	10	0
15	4	40	26	0	3	5	1
8	1	15	14	0	1	15	0
0	0	1	0	0	0	2	0
31	21	116	38	2	6	9	0
23	2	20	9	0	3	7	0
7	0	17	0	0	2	7	0
0	0	1	0	0	0	8	0
9	1	3	9	1	0	18	0
2	0	0	9	0	0	2	0
3	0	1	4	1	0	3	0
4	1	4	6	0	1	16	0
4	0	8	10	2	0	9	0
224	56	448	215	9	35	241	1

8. Disability and Access

People with disabilities have special housing needs because of their fixed income, higher health costs, and need for accessible and affordable housing. According to 2017 ACS data, 11.44 percent of Riverside’s residents over the age of 5 years reported a physical disability.

Population Profile

The table below offers a comparative analysis of the prevalence of various types of disabilities within a Jurisdiction and a Region. In both areas, the most common type of disability is ambulatory difficulty, affecting 6.28% of individuals. This is followed by cognitive difficulty, which affects 4.24% of individuals in the Jurisdiction and 4.42% in the Region.

Independent living difficulty is slightly more prevalent in the Region (4.56%) than in the Jurisdiction (4.53%). Hearing difficulty affects a slightly larger percentage of individuals in the Jurisdiction (3.47%) than in the Region (3.18%), while vision difficulty is almost equally prevalent in both areas (2.23% in the Jurisdiction and 2.27% in the Region). Self-care difficulty is the least common, affecting 2.61% of individuals in the Jurisdiction and 2.70% in the Region.

Table 40: Disabilities by Type (Jurisdiction/Region)

	Jurisdiction		Region	
	#	%	#	%
Hearing difficulty	29,063	3.47%	127,499	3.18%
Vision difficulty	18,648	2.23%	90,935	2.27%
Cognitive difficulty	35,514	4.24%	177,272	4.42%
Ambulatory difficulty	52,540	6.28%	251,925	6.28%
Self-care difficulty	21,843	2.61%	108,412	2.70%
Independent living difficulty	37,914	4.53%	182,947	4.56%

Data Sources: 2020 AFFH Mapping and Data Tool

Figure 86: Hearing, Vision, and Cognitive Disabilities (Jurisdiction)

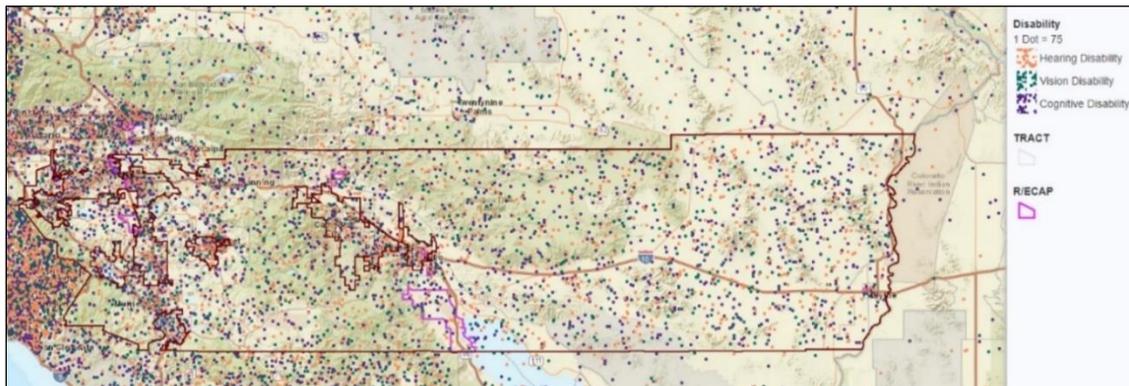


Figure 121: Ambulatory, Self-care, and Independent Living Disabilities (Jurisdiction)

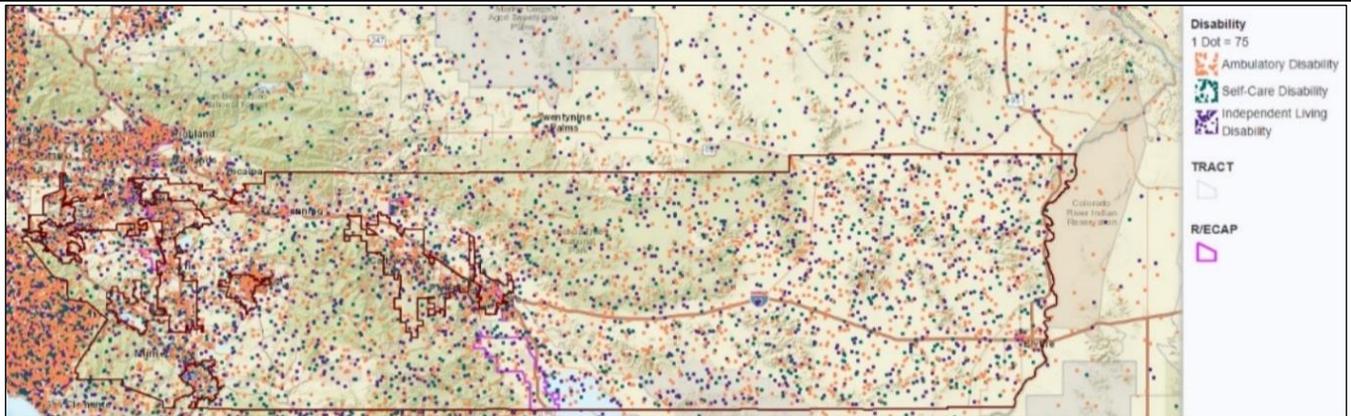


Figure 87: Hearing, Vision, and Cognitive Disabilities (Region)

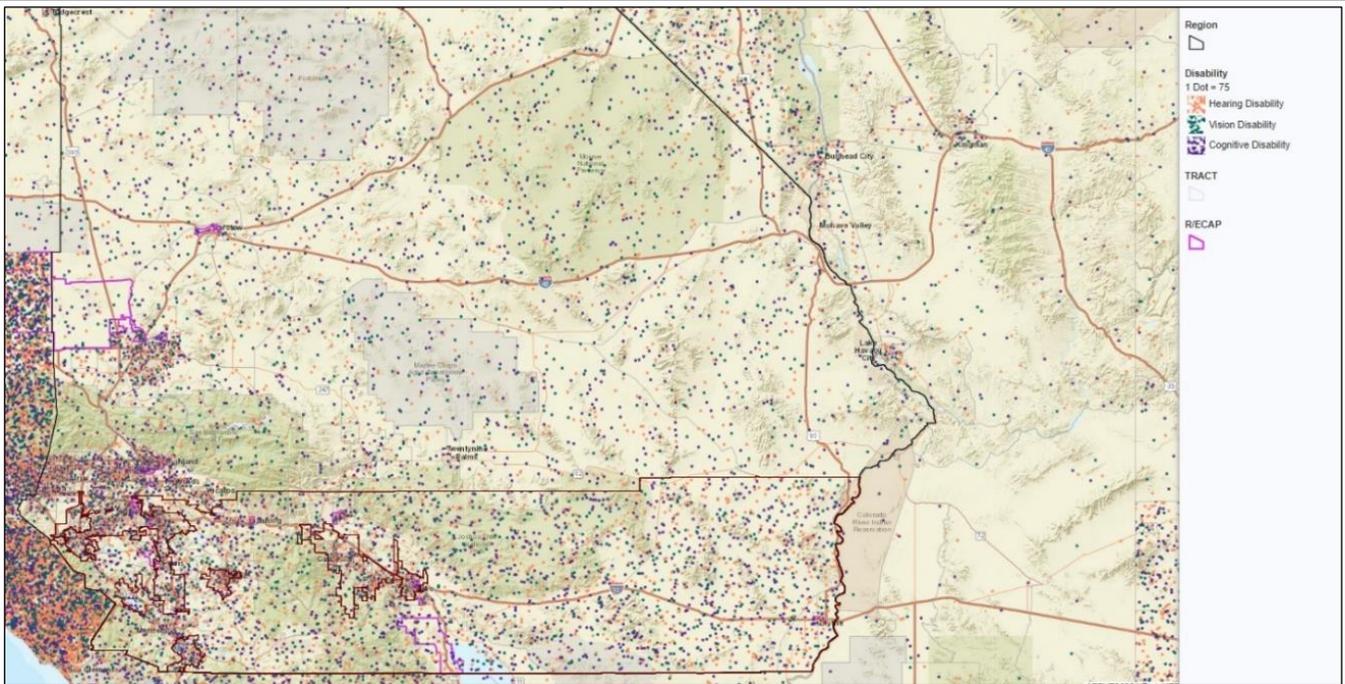


Figure 88: Ambulatory, Self-Care, and Independent Living Disabilities (Region)

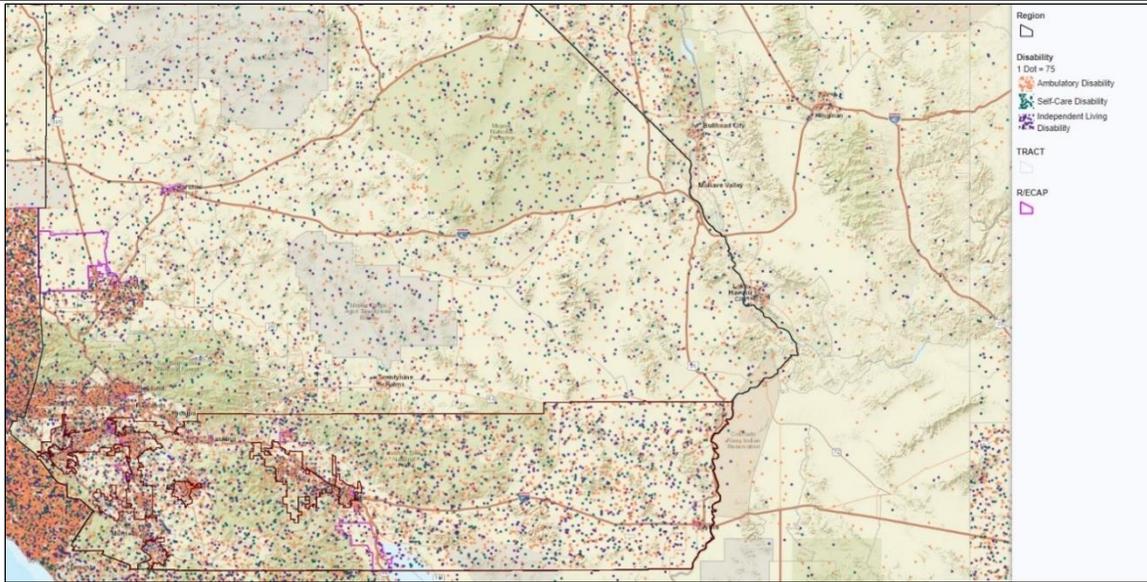


Table 41 from HUD offers a comparative analysis of the prevalence of disabilities across different age groups within a Jurisdiction and a Region. In both areas, the age group with the highest percentage of individuals with disabilities is the 18-64 age group, with 6.10% in the Jurisdiction and slightly more at 6.20% in the Region. The 65+ age group follows closely, with 4.91% in the Jurisdiction and 4.63% in the Region. The 5-17 age group has the lowest percentage of individuals with disabilities, with 0.86% in the Jurisdiction and slightly more at 0.92% in the Region.

Table 41: Disabilities by Age (Jurisdiction/Region)

	Jurisdiction		Region	
	#	%	#	%
age 5-17 with Disabilities	7,200	0.86%	36,949	0.92%
age 18-64 with Disabilities	51,038	6.10%	248,698	6.20%
age 65+ with Disabilities	41,108	4.91%	185,646	4.63%

Data Sources: 2020 AFFH Mapping and Data Tool

Figure 89: Ages 5-17 with Disabilities (Jurisdiction)

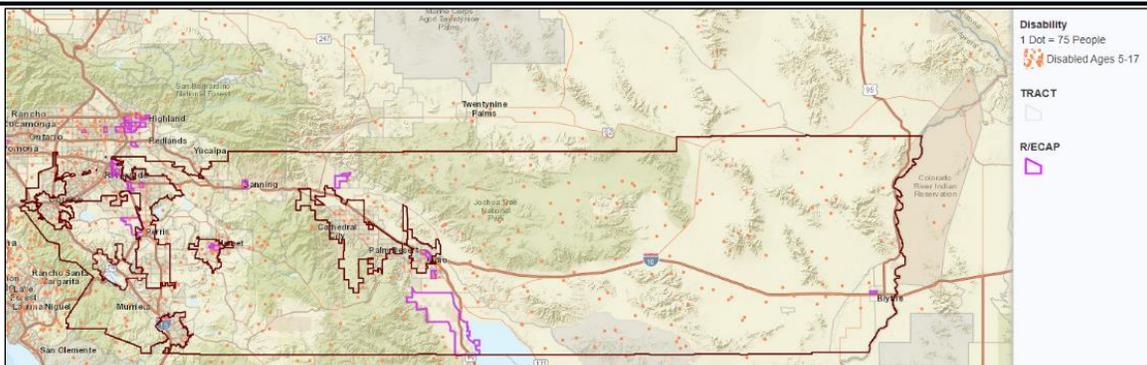


Figure 90: Ages 18-64 with Disabilities (Jurisdiction)

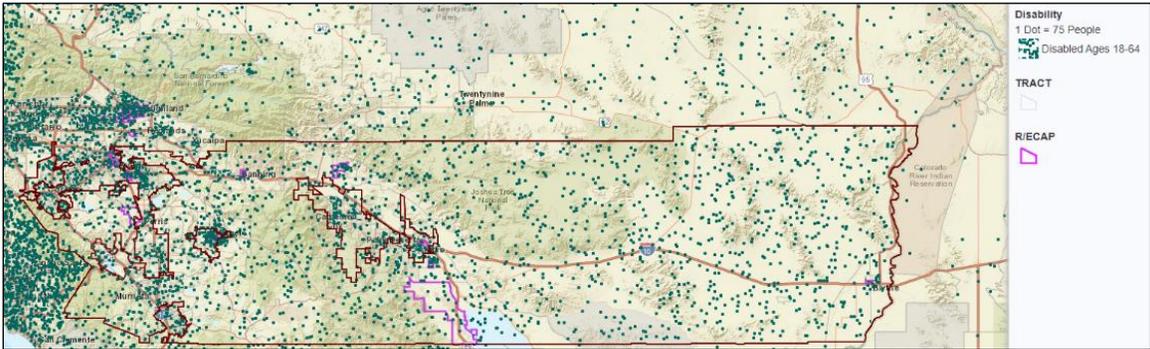


Figure 91: Ages 65+ with Disabilities (Jurisdiction)

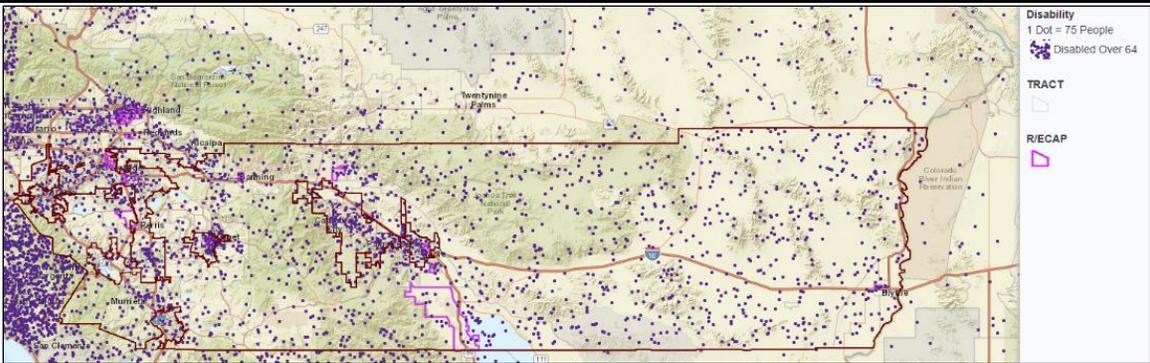


Figure 92: Ages 5-17 with Disabilities (Region)

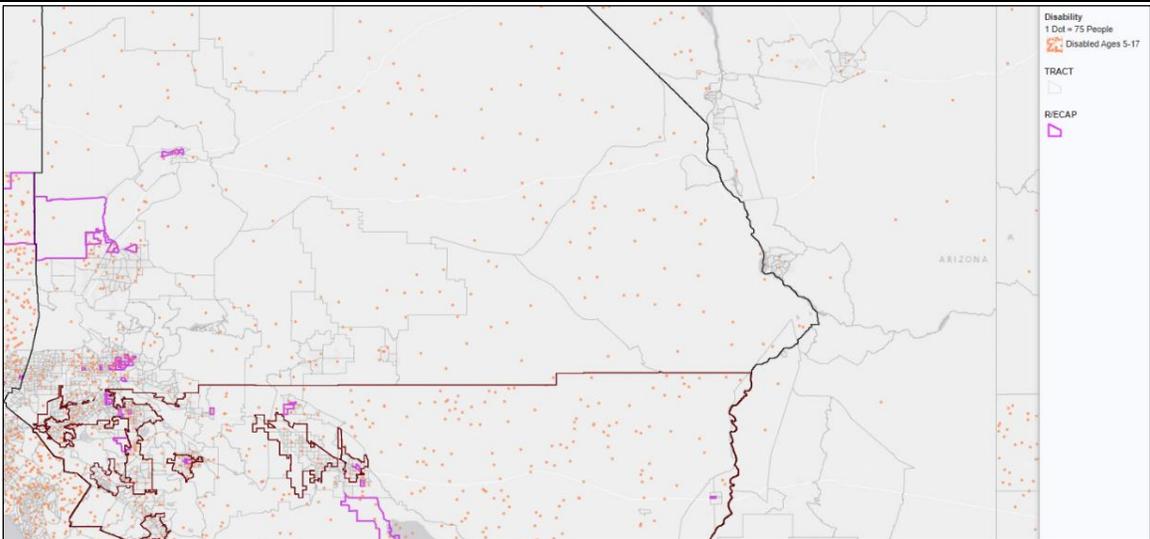


Figure 93: Ages 18-64 with Disabilities (Region)

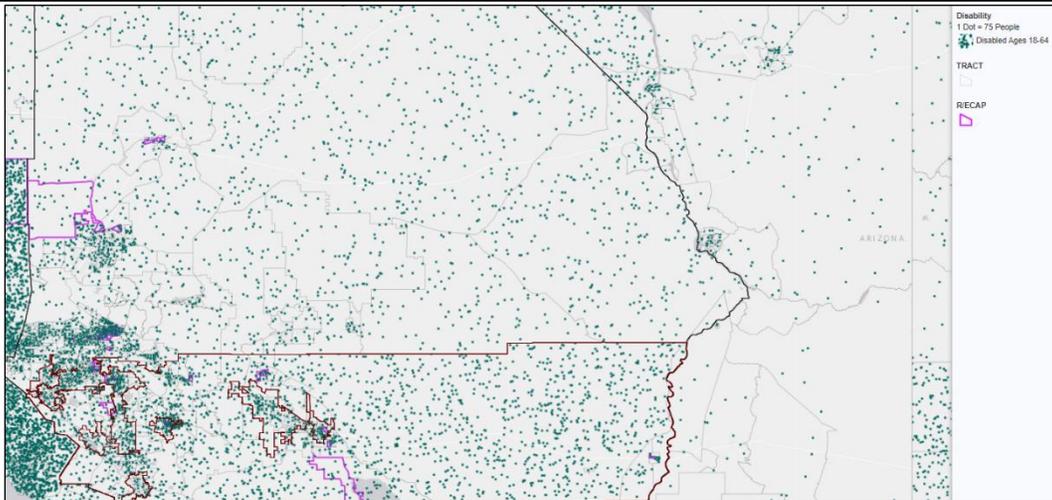
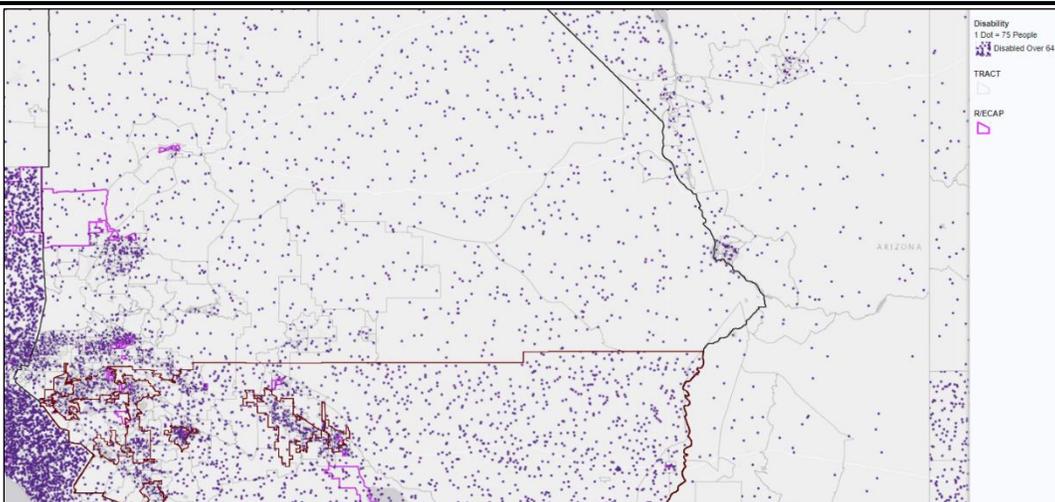


Figure 94: Ages 65+ with Disabilities (Region)



Housing Accessibility

People with physical disabilities may have a particularly difficult time locating accessible housing that is both available and affordable within the Section 8 payment standard guidelines. HUD rules require that PHAs be able to aid locating accessible units. However, in practice this “assistance” is often just a listing of a handful of accessible units in the community — which may not be vacant.

Agencies that provide services to people with physical disabilities — such as local Independent Living Centers — may be a valuable resource for locating housing with accessibility features. It is important to note that because of federal fair housing laws, more new units of housing that are easily adaptable to meet the needs of people with disabilities are being developed each year.

These laws require that all newly constructed or Assistance from disability organizations can greatly improve the likelihood that the voucher holder will be successful in locating appropriate housing and moving in. For example, agencies that provide services to people with physical disabilities — such as local Independent Living Centers — may be a valuable resource for locating housing with accessibility features.

Substantially rehabilitated rental housing with four or more units first occupied on or after March 13, 1991, must be designed to include:

- At least one building entrance on an accessible route;
- Public and common use areas that are readily accessible and useable by people with disabilities.
- Doorways into and throughout the building wide enough to allow passage by someone in a wheelchair; and
- Dwelling units with:
 - Accessible routes into and through the units;
 - Light switches, outlets, and thermostats in accessible locations;
 - Reinforcement in the bathroom walls to allow later installation of grab bars; and
 - Kitchens and bathrooms in which a person with a wheelchair can maneuver.

The Riverside County Housing Authority is committed to adhering to all laws and regulations that promote non-discrimination and accessibility in federally funded housing and non-housing programs for individuals with disabilities. This includes compliance with Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, and the Fair Housing Act of 1988.

The Community Access Center (CAC) is a non-profit organization that serves as a resource, advocate, and educator for Riverside County residents with disabilities. It is one of 29 similar programs across California. Since its inception, the CAC has gained community recognition and expanded its services significantly.

The CAC operates based on several key principles:

- Policies and programs are primarily developed, directed, and delivered by people with disabilities.
- Services are provided on a cross-disability basis.
- The agency operates as a non-residential, non-profit organization.

The need for independent living services in Riverside County was recognized back in 1986 when the Department of Rehabilitation adopted a State Independent Living Plan. Funds were provided to the Dayle MacIntosh to operate a branch office in Riverside. This office helped consumers acquire and use adaptive devices or equipment and assessed their unmet independent living needs. Due to the high demand for extended services, additional funding was allocated within months to provide core independent living services to consumers in Riverside County.

The CAC offers a range of services to the disabled community of Riverside County. One of its key services is the Independent Living Center, which assists individuals with physical disabilities residing in institutional settings to regain their independence within the community. The level of assistance varies based on individual needs and resources and includes case management, financial assistance, and help in locating affordable and accessible housing.

In addition to these services, the CAC maintains a Housing Registry, updated as of 2021, that includes a detailed list of 179 accessible housing units located in Riverside County.

Table 42: Accessible Housing on the CAC Housing Registry (Jurisdiction)

City	Units	City	Units
Banning	2	March Air Reserve	1
Beaumont	1	Mecca	1
Bermuda Dunes	1	Menifee	3
Blythe	5	Moreno Valley	22
Cabazon	3	Murietta	1
Cathedral City	4	Palm Spring	7
Corona	2	Perris	6
Desert Hot Springs	18	Rancho Mirage	3
El Sobrante	1	Riverside	33
Hemet	37	San Jacinto	9
Indio	7	Sun City	1
Jurupa Valley	2	Temecula	1
La Quinta	2	Thousand Palms	1
Lake Elsinore	2	Wildomar/Winchester	3

Data Sources: CAC Housing Registry

Access to Publicly Supported Housing

The Housing Authority of Riverside County provides a comprehensive overview of the statistics of Public Housing Authorities (PHAs) by city for disabled persons in Riverside County. Riverside has the highest total number of individuals with 3,806, of which 1,025 are waitlisted and 2,781 are currently housed. Hemet follows with a total of 2,327 individuals, with 799 waitlisted and 1,528 currently housed. Moreno Valley has a total of 1,905 individuals, with 376 waitlisted and 1,529 currently housed. Corona has a total of 936 individuals, with 188 waitlisted and 748 currently housed. Lastly, Desert Hot Springs has a total of 632 individuals, with 173 waitlisted and 459 currently housed.

The waiting list for the Housing Authority of the County of Riverside operates on a first-come, first-serve basis. Per the Authority’s website, the selection criteria for applicants on the list include Jurisdiction, family size, vacancies, and funding availability. An application is then sent to a resident atop the list and has a specified time limit to fill out the application and return it to the Authority.

Upon granting eligibility, the applicant will be referred to a housing site where there is a corresponding vacancy, or the applicant can choose to place his or her name on a senior housing waiting list, if applicable.

Table 43: Statistics of PHA'S by City for Disabled Persons (Jurisdiction)

City	Waitlisted	Currently Housed	Total
Banning	60	253	313
Beaumont	53	193	246
Blythe	24	102	126
Calimesa	2	37	39
Canyon Lake	0	31	31
Cathedral City	158	327	485
Coachella	11	112	123
Corona	188	748	936
Desert Hot Springs	173	459	632
Eastvale	0	87	87
Hemet	799	1,528	2,327

City	Waitlisted	Currently Housed	Total
Indian Wells	9	24	33
Indio	162	557	719
Jurupa Valley	101	157	258
La Quinta	56	112	168
Lake Elsinore	111	428	539
Menifee	53	358	411
Moreno Valley	376	1,529	1,905
Murrieta	96	403	499
Norco	14	80	94
Palm Desert	63	218	281
Palm Springs	231	565	796
Perris	131	635	766
Rancho Mirage	37	50	87
Riverside	1,025	2,781	3,806
San Jacinto	129	465	594
Temecula	57	345	402
Wildomar	35	118	153
Total	4,154	12,702	16,856

A family is considered disabled when the Head of Household is disabled.

Data Source: Riverside County Housing Authority, 2024.

Integration of Persons with Disabilities

The figure below shows disabled residents in the County and Region with R/ECAPs. In the maps, it shows there are disabled residents distributed throughout the Jurisdiction and Region's R/ECAPS, however, more disabled residents are located outside the R/ECAPs areas than within.

Figure 95: Hearing, Vision, and Cognitive Disabilities in R/ECAPs (Jurisdiction)

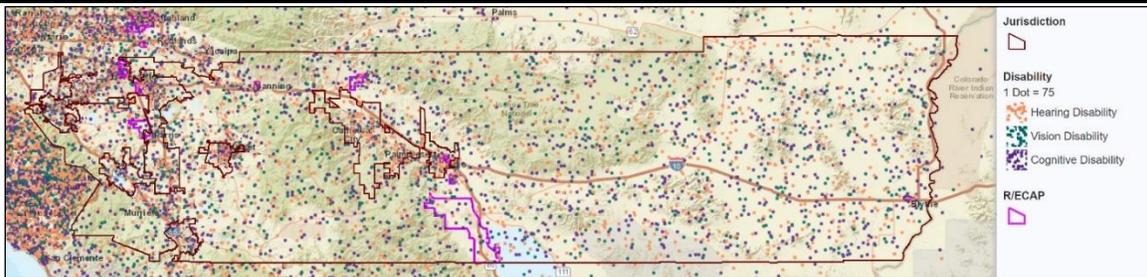


Figure 96: Ambulatory, Self-care, and Independent Living Disabilities in R/ECAPs (Jurisdiction)



Figure 97: Hearing, Vision, and Cognitive Disabilities in R/ECAPS (Region)

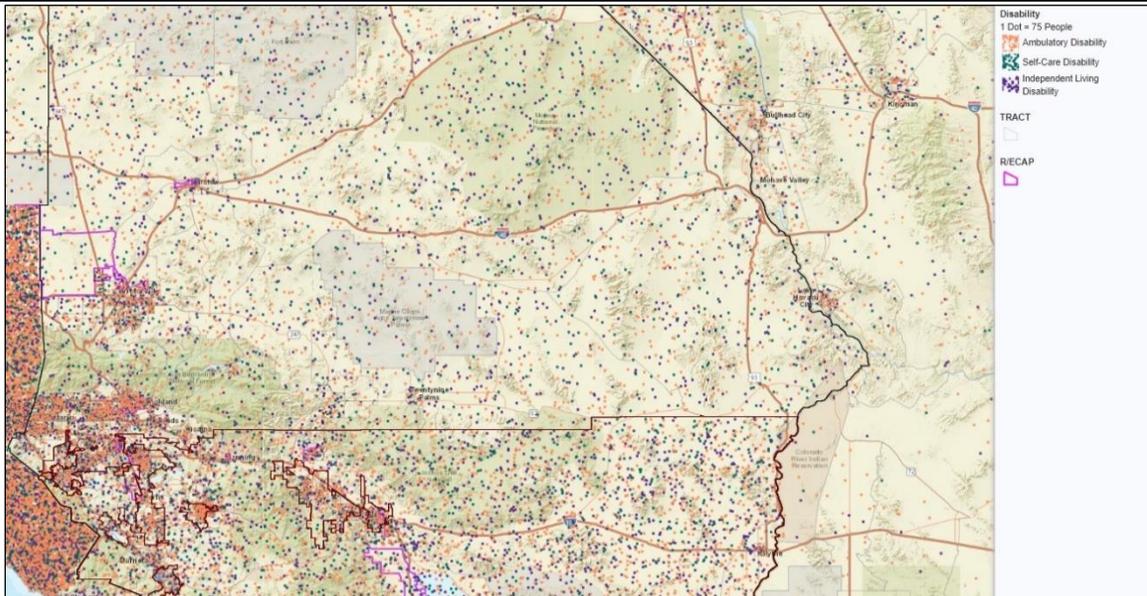
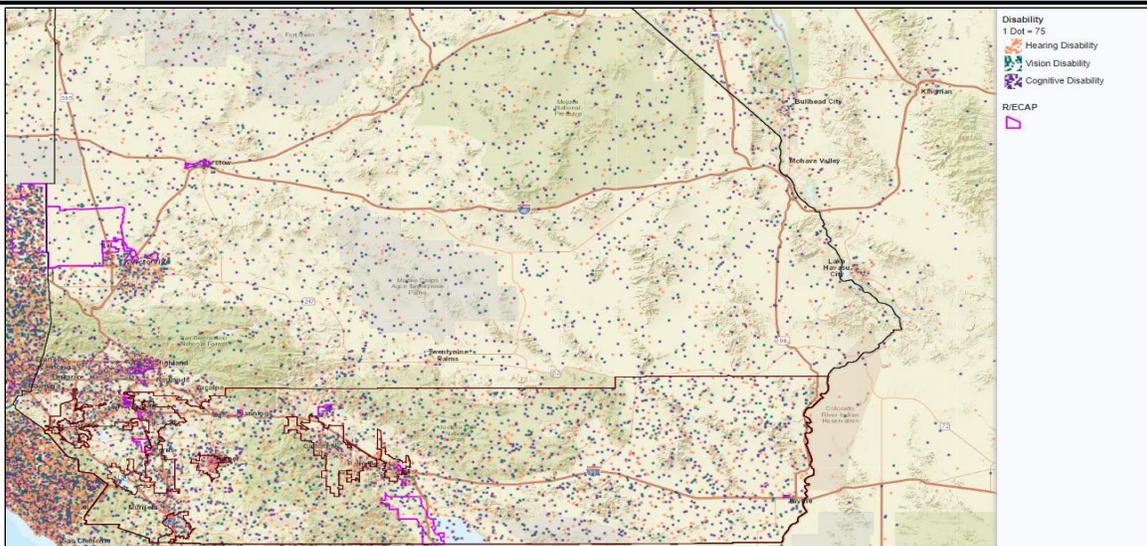


Figure 98: Ambulatory, Self-Care, and Independent Living Disabilities in R/ECAPs (Region)



Disproportionate Housing Needs

Certain residents have more difficulty finding decent and affordable housing or receiving fair housing treatment due to special circumstances. These circumstances may include employment and income, family type, disability, or other characteristics.

According to the California Department of Social Services, there are hundreds of residential and day facilities to serve elder and adult residents of Riverside County. These include the following:

- 459 Residential Elder Care Facilities with a capacity to serve 10,168 people;
- 37 Adult Day Facilities with a capacity to serve 2,459 people;
- 304 Adult Residential Facilities with a capacity to serve 1,743 people;

- 5 Community Crisis Homes or Social Rehabilitation Facilities with a capacity to serve 65 people;
- 76 licensed home care agencies providing service throughout the County.

However, the cost of such facilities is out of range for many seniors. While Medical covers the cost of residential care for some who qualify, others could maintain their independence longer in thoughtfully designed senior public assisted housing that offers case management, meal services, transportation to and from doctors' offices, grocery stores and senior centers, as well as other on-site programs designed to prevent social isolation.

Still others, with targeted intervention and support, could be helped, in the parlance of social service professionals, to “age in place,” within their own homes. For many, the capacity to maintain their own residence requires assistance with deferred home repairs and maintenance, especially with costly major repairs such as roofs, HVAC systems and water heaters, as well as with necessary retrofits to accommodate ambulatory and other disabilities.

Disparities in Access to Opportunity

Government Services and Facilities. Ensuring that buildings are accessible to people with disabilities is an important way to improve fair housing. However, the rigid adherence to non-essential codes may indirectly create discriminatory impacts on people with disabilities. Due to this reason, the County has adopted a reasonable accommodation procedure in its Zoning Ordinance No. 348 to address situations where exceptions would be prudent.

The County’s building code requires that all new residential construction meet the federal Americans with Disabilities Act (ADA) requirements and that a minimum percentage of units in new developments are built to be fully accessible to persons with disabilities. Compliance with ADA is found to increase the cost of housing production, these minimum standards ensure the development of accessible housing. The County uses federal funds for a host of housing programs. The use of federal funds for a project means that the project must meet federal accessibility guidelines that accommodate people with disabilities.

For new construction and substantial rehabilitation, at least 5 percent of the units must be accessible to persons with mobility impairments and an additional 2 percent of the units must be accessible to persons with sensory impairments. New multiple-family housing must also be built so that:

- The public and common use portions of such units are readily accessible to and usable by disabled persons.
- The doors allowing passage into and within such units can accommodate wheelchairs; and
- All units contain adaptive design features.

Section 804(f)(3)(C) of the Fair Housing Act does not require, that the design, construction, and alteration of housing units incorporate, wherever practical, the concept of visibility. This recommendation is in addition to requirements of Section 504 and the Fair Housing Act. Recommended construction practices include wide enough openings for bathrooms and interior doorways and at least one accessible means of egress/ingress for each unit. To address these standards, Title 24 of the California Code of Regulations incorporates the latest accessibility standards promulgated by the state and federal government.

Transportation. Three transit agencies operate in Riverside County to serve residents: Riverside Transit Agency (RTA) in the western county, Sunline Transit Agency in the Coachella Valley (SunLine), and Palo Verde Valley Transit Agency (PVVTA) in the Palo Verde Valley.

RTA offers Dial-A-Ride, an origin-to-destination advanced reservation transit service for seniors and persons with disabilities. However, the service is only available for stops within three-quarters of a mile of a local fixed route, which may present limitations for residents of some unincorporated communities.

SunLine provides local connections in and between Desert Edge, Desert Hot Springs, Palm Springs, Cathedral City, Rancho Mirage, Indian Wells, Palm Desert, Bermuda Dunes, La Quinta, Oasis, Mecca, North Shore, Thermal, Coachella, Indio, and Thousand Palms. The SunDial Paratransit Service and SunRide are on-demand services to increase accessibility for residents. SunDial provides an origin-to-destination shared-ride transit service for people who are unable to use the fixed-route system because of a disability; the service also offers door-to-door assistance for riders in need of this support.

Like RTA’s Dial-A-Ride service, SunDial is only available within three-quarters of a mile of a local fixed route. SunRide is a weekday micro transit service that riders can use to call a vehicle to pick them up within designated zones and be connected to a fixed route or destination. This service helps close the gap between the SunDial service area and residents farther than three-quarters of a mile from a fixed route.

SunLine also offers taxi vouchers to seniors over the age of 60 and persons with disabilities and provides a free Travel Training Program for seniors, persons with disabilities, group homes, or other special needs persons interested in learning how to ride the bus system.

PVVTA provides bus service within the City of Blythe as well as to Palo Verde College, Ehrenberg, Ripley, Mesa Verde, and the California State Prisons of Ironwood and Chuckawalla Valley. PVVTA also offers the Desert RoadTRIP Program, which provides transportation by volunteer drivers to seniors, persons with a disability, and low-income passengers in Desert Center, southern Palo Verde Valley, or resort communities along Highway 95 that do not live near public transit.

Despite the far reaches of these transit agencies, there is still a discrepancy in access to transit for many small unincorporated communities, especially residents with disabilities.

Reasonable Accommodations. Section 504 requires that PHAs provide “reasonable accommodation” in rules, policies, practices, or services to people with disabilities, including those policies in a PHA’s Section 8 program. People with disabilities can have difficulty with the complex and bureaucratic requirements associated with the Section 8 program. For example, people with disabilities may need assistance in completing the application process, searching for housing, and submitting the necessary paperwork.

PHAs are required to provide this assistance under the provisions of Section 504 of the Rehabilitation Act of 1973. Under Section 504, every Section 8 disabled household has the right to request a reasonable accommodation. In addition, PHAs are required to inform Section 8 households of this right.

This does not mean that the PHA must grant any accommodation requested. The PHA may decide that some requests are “unreasonable” or may suggest a different solution to the problem. PHA’s decisions about what is “reasonable” are sometimes based on previous HUD decisions regarding reasonable accommodation requests.

The Housing Authority encourages individuals with disabilities who require special accommodations to inform a Housing Authority employee of their needs. The application forms for Section 8 and Public Housing programs include a section for applicants to specify any required accommodations. The agency strives to make housing assistance programs accessible to those with disabilities, unless doing so would impose an undue burden.

In 2001, the State Office of the Attorney General issued a letter encouraging local governments to adopt a reasonable accommodation procedure.⁹ The Department of Housing and Community Development has also urged the same. The Fair Housing Act and California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodation when such accommodation may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The State Attorney General also provided guidance on the preferred procedure.

Section 1.12 of the Ordinance specifies the County's Reasonable Accommodation procedure relative to land use and zoning regulations to benefit persons with disabilities who seek equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act. The procedure is ministerial in nature, with requests for reasonable accommodation made by a person with a disability using an application form provided by the Planning Department.

The request for a modification or exception to the requirements or standards for the siting, development and use of housing or housing related facilities to eliminate a regulatory barrier and provide a person with a disability with equal opportunity to secure or maintain housing of their choice is reviewed by the Planning Director in consultation with the Office of County Counsel within 45 days of the request, following objective criteria. A notice of determination is made in writing to the applicant and an appeals process is specified within the ordinance.

9. AFH Outreach

Section 65583 of the Government Code states that, "The local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." Meaningful community participation is also required in connection with the County's Assessment of Fair Housing report (AFH). A summary of citizen participation is provided below.

The Riverside County Housing and Workforce Solutions (HWS) and Housing Authority of Riverside County (HARC) engaged in a public participation strategy that was designed to maximize meaningful input from all areas of the community. This included an analysis of potential participation gaps and identification of individuals and groups that might help address those gaps. Areas of emphasis for soliciting input included the development of a stakeholder list.

Roughly 300 Stakeholders were individuals selected based on their backgrounds including, but not limited to, work in the following sectors: employment, education, disabilities, legal, human services, veteran services, community and regional planning, finance, affordable housing, homelessness, and community services. These stakeholders that were notified via direct email about the Assessment of Fair Housing (AFH) and were provided opportunities for participation via four stakeholder meetings.

The AFH Outreach Program consisted of stakeholder forums, attendance at Supervisor District Meetings, promotional tools including District website and newsletter postings, County and Housing Authority website postings, display flyers at public housing complexes, AFH County-Wide Survey, weekly AFH Committee meetings, 30-day public comment period and Supervisor Public Hearing.

The Outreach Program included a series of 10 project promotional emails connecting with 300 Stakeholders to help identify Riverside County housing issues. Four Supervisor District meetings or Municipal Advisory Committee meetings were attended promoting the project to an estimated 85 community members. A total of 35 stakeholders participated in 4 virtual focus group meetings held in March 2024. Also, Stakeholders that could not participate at the meetings completed a Stakeholder Survey. Community residents were asked to complete the AFH Countywide Survey from March 2024 through May 11, 2024. Community residents, Cooperating Jurisdictions

and HUD entitlements were asked to review and provide AFH comments during a 30-day public comment period from May 2024 – June 2024.

Stakeholder Meetings. The County and its consultant hosted several forums inviting stakeholders to identify Riverside County housing issues. MBI staff also attended four municipal advisory committee meetings that were open to the public. Individual community member participation feedback consisted of completion of the AFH surveys which were available for completion from March 2024 through May 2024. In addition, the AFH report public comment period was from May 2024 to June 2024.

Stakeholder Focus Group Meetings

Focus group feedback was solicited from 248 stakeholders comprised of sixteen (16) consultants, sixty-four (64) social service industry representatives, one hundred sixty-four (164) housing industry representatives, and four (4) individuals from the lending industry.

These stakeholder meetings were coordinated to obtain feedback from subject matter experts in consulting, housing, social services, lending, and other supportive services. At four focus group meetings 35 stakeholders working in the housing industry, social services, government, lending, community-based organizations and supportive service providers attended held on March 7 and March 13, 2024.

Stakeholder Questions

- 1) **What type of organization are you from?**
- 2) **What programs do you feel are the most effective in addressing fair housing?**
- 3) **How does your agency ensure fair housing?**
- 4) **In your opinion, what are the top contributing factors to housing inequity?**
- 5) **In your opinion, what are the top housing priorities that should be addressed in the county?**
- 6) **How can the County take meaningful actions to address housing priorities?**

Recommended Top Housing Needs Categories:

1. Affordability, landlord accountability, and balanced laws,
2. Investigating and enforcing discrimination complaints,
3. The need for increased and expanded educational and outreach efforts
4. Financing programs i.e., Project Based Vouchers and County HOME, Low Income Tax Credit, Housing services that serve populations such as US Vets which aid in obtaining and sustaining housing

Top Contributing Factors to Housing Issues:

1. Housing Stock:
 - The existing shortage of supply driven by poor public policy decisions
2. Housing Costs/Income/Wages
 - Rents are too high and are not capped through rent control
 - Inflated costs of living, inadequate wages, and wage stagnation,
 - Wealth and income inequity
 - The most prevalent sectors in the area (logistics, healthcare, leisure/hospitality, education, agriculture) do not pay enough.
3. Inadequate Outreach:
 - The community lacks education for about the importance of affordable housing and there are an insufficient number of educational opportunities.
4. Discrimination
 - The prevalence of discrimination based on race and disability.
 - Historical redlining and inequitable access to capital, quality schools, and jobs.

5. Development

- Insufficient funding opportunities for developers of all housing types.
- Insufficient capital investment opportunities as well as insufficient low and moderate resource communities for all housing types.
- Limitations within funding programs.
- Lack of government streamlined policies that expedite development.

6. Lending

- Challenge of finding lenders who will work with the multiple layers of subordinate financing which is often necessary for affordable homeownership.
- Unfair lending practices.
- Need for increased private equity
- Need for increased investment opportunities in single family homes
- Lack of affordable housing, restrictions due lack of understanding or knowledge of programs

Top Fair Housing Priorities:

1. Provide housing to homeless individuals and/or families
2. Homelessness
3. Increase senior and family housing
4. Insufficient housing supply
5. Establish a streamlined approval process, safeguards for temporary gaps, an easier approval processes to navigate on both the consumer and builder side
6. Provide increased project-based housing choice vouchers
7. Support affordable housing developers via soft-capital funding
8. Use creative funding vehicles that can allow funds to recycled (Catalyst Fund)
9. Prevent the increase of unhoused households by providing funding for affordable housing
10. Develop more low- and middle- income housing stock
11. PSH, Services (for PSH), and Vouchers
12. Fast tracking affordable/mixed-income housing developments
13. Assist more at-risk families and individuals (PSH, veterans, senior, low income, and middle income.
14. Increasing low- and middle-income family, senior, and farmworker housing financing programs and funds
15. Create more opportunity for first-time homebuyers with more down payment assistance programs as well as affordable housing and re-entry to society programs
16. Establish rent control
17. Increase Inclusionary Housing

Stakeholder Fair Housing Recommendations:

- Hire property management firms that receive training to make sure fair housing policies are implemented;
- Ensure that Fair housing language is included in regulatory agreements for government funded projects;
- Encourage property owners, property management companies, and housing providers adhere to Housing First practices and principles and that these priorities are embedded in outreach, lease up and management;
- Monitoring and review of tenant selection policies and marketing plans to ensure that they are following SB1380 and adhere to AFFH guidelines and Housing First principles;
- Ongoing efforts to informing the public on fair housing laws and rights is encouraged through education outreach;
- Continued implementation and incorporating of Affirmative Fair Housing Marketing Plans;
- Encourage collaboration amongst multiple housing and supportive service providers; and

- Hire property management companies that ensure fair housing practices are implemented during lease up and long-term rental operations.

Recommendations for Meaningful Actions to Address Housing Priorities:

- Providing more soft monies towards the development of additional affordable housing projects. Feedback included the suggestion that there be a minimum of 25% of total development cost as soft monies from local jurisdiction to be competitive for tax credits.
- Expand supply, require affordable units in all new developments, solve section 8 waitlists.
- Continue to convene stakeholders like this. Consider a tax increment program to support meaningful affordable housing financing.
- Put as much construction money as possible into as many projects as possible
- Prioritize projects with connections to healthcare and childcare
- More funding for legal aid orgs.
- Identify County-owned land that is suitable for housing development, announce the sites to the development community, and release RFPs to develop that land with capital and vouchers included.
- Access to funds like rental/down payment assistance, increase funding for education and outreach services, change in policies that would streamline development/contractors of affordable housing.
- Funding opportunities and technical assistance to identify additional sources
- Pre-Development funding
- Political will and positive messaging regarding affordable housing for the Community.
- Develop more Inclusionary Housing.
- Continue to provide funding and incentives for more housing production of affordable and market rate units
- Decrease red tape for development, provide
- Increase funding of first-time home buyers' programs
- Increase collaboration with cities tribes and other key stakeholders
- Provided more vouchers in early Pre-Development
- Consider using County owned land within the Notices Of Funding Availability process.
- Increase funding for outreach and education as well as down payment assistance and
- Implement changes in policy that will streamline the approval process for affordable housing contractors
- Increase outreach to the Palm Springs Section 14 survivors and descendants to understand and address their reparations and housing needs
- Collaborate with cities to identify opportunity sites
- Expedite entitlement and provide gap funding
- Decrease the amount of commercial properties
- Work with cities to streamline process

Programs that Stakeholders Felt Were the Most Important:

- Section 8
- Affordability, landlord accountability, balanced laws
- Investigating and enforcing discrimination complaints.
- Educational and outreach efforts
- HOME, CDBG, and PBV.
- Housing First practices for PSH units
- Financing programs i.e., Project Based Vouchers and County HOME
- LIHTC program
- Working with USVETS ... I would have to say those that deal directly with helping US Veterans obtain and sustain housing. SSVF

- Hire property management firms that receive training to make sure fair housing policies are implemented
- Fair housing is required in regulatory agreements for government funded projects

Stakeholders indicated that within their organizations, they promoted and ensured fair housing compliance be implemented in the following practices: ensuring quality contracting, implementing strong policies, maintaining project and service the affordability, lending in underserved communities, providing fair housing awareness training of staff, ensure that everyone in the Coachella Valley, regardless of race, ethnicity, immigration status, and income has an affordable place to live. Agencies also promote fair housing through education & outreach, counseling services, and testing, investing in low and moderate resource communities for all housing types - funding options for developers.

In Effort to Promote Fair Housing, Stakeholders Implement the Following Practices:

- Embed Housing First practices and principles within outreach, lease up, and management to ensure compliance with SB1380,
- Review and update tenant selection policies as necessary,
- Inform the public regarding fair housing laws and rights through education outreach,
- Incorporate Affirmative Fair Housing Marketing Plans,
- Collaborate with the County, City partners, and professional property management firms to ensure appropriate outreach is conducted during lease-up.
- Conduct multiple levels of interviews, provide ongoing training, and establish policies and standards,
- Hire property management companies that ensure fair housing practices are implemented during lease up and long term, and
- Develop Inclusionary Housing.

Supervisor District Meetings

The Outreach Program included attendance of community municipal advisory meetings. Municipal Advisory Council (MAC) meetings (or Supervisor Districts) Districts 1,2,3, and 4 were attended informing community members of the AFH planning process, fair housing promotion, and ways to participate. Meeting attendees were encouraged to complete the AFH survey. Surveys were published on Supervisorial District websites and were also included in Supervisorial newsletters. AFH survey postcards and flyers were disseminated at Municipal Advisory Council (MAC) meetings in Districts 1,2,3, and 4 as follows:

District 1

Highgrove Municipal Advisory Council Meeting
 Location: Highgrove Community Library
 Address: 530 Center Street, Riverside, CA 92507
 Date: 3/27/24
 Approximate number of attendees: 16

District 4

Thermal-Oasis Council
 Location: Jerry Rummonds Senior Center
 Address: 87-229 Church Street, Thermal, CA 92274
 Date: 3/25/24
 Approximate number of attendees: 30

District 2

Lakeland Village Community Advisory Council
 Location: Lakeland Village Community Center
 Address: 16275 Grand Ave, Lake Elsinore, CA 92530
 Date: 2/28/24
 Approximate number of attendees: 10

District 5

Nuevo Municipal Advisory Council
 Address: 29780 Lakeview Ave, Nuevo, CA 92567
 Date: 3/21/24 – *Meeting was Cancelled– survey was mentioned in the March Newspaper*

District 3

Francis Domenigoni Community Advisory Council
Location: Francis Domenigoni Community Center
Address: 32665 Haddock St, Winchester – Winchester,
CA 92596
Date: 3/14/24
Approximate number of attendees: 30

AFH Survey Results

During the AFH report preparation, close to 350 surveys were completed by individuals who worked or lived within the County. Response demographics included:

- 30% percent of respondents were between the ages of 45 and 54 years of age followed by 25% being between the ages of 55–64 years of age. 80% of respondents were women
- 45% were white and 36+ percent being Hispanic or Latino
- 50% were low to moderate income
- 25% had a bachelor’s degree and just under 25% had advanced degrees. Over 25% lived in a two-person household and over 25% lived in a household with 5 or more household members. 30% lived in households where two or more adults over 20% lived in two person households. 60% of respondents were homeowners.
- 70% of respondents were homeowners.

Fair Housing Survey Data

Encountering Discrimination:

- 22% encountered housing discrimination.
- 6% suspect they may have experienced it.
- 13% know someone who has faced housing discrimination.
- About 50% do not know anyone who has experienced it.
- The main factors for housing discrimination were race/ethnicity, religion, and disability.

Factors Limiting Housing Options:

The biggest limiting factors for housing options in the county are:

- Rent or mortgage costs.
- High down payments.
- Limited housing availability.
- Poor credit.
- Local zoning regulations.

Critical Housing Issues Needing Attention:

- Increase affordable housing for families.
- Enhance affordable housing options for seniors.
- Provide affordable housing with supportive services for homeless individuals and families.
- Offer assistance to first-time homebuyers (counseling, down payments, closing costs).

Barriers to Homeownership:

- Rent or mortgage costs exceeding affordability.
- Insufficient funds for a deposit.
- Low credit history or credit score.

Understanding the AFH Survey results and the relation to Fair Housing

The data from the AFH Survey conducted provides valuable insights that can significantly impact fair housing practices.

1. Demographic Representation:

- Understanding the racial and ethnic composition of survey participants (e.g., White, Hispanic or Latino, Black or African American, Asian) is crucial. It highlights potential disparities and helps identify groups that may face housing inequities.
- Design targeted programs that address the specific needs of underrepresented communities.

2. Occupation and Income:

- The fact that 10% of participants are social service providers and 67% fall into the low to moderate income category underscores the importance of affordable housing initiatives.
- Focus on creating affordable housing options that cater to essential workers, service providers, and those with limited financial resources.

3. Household Size and Tenure:

- The percentage of households with 5 or more people (25%) highlights the need for larger housing units. Families with multiple members require adequate space.
- Balancing homeownership (60%) and rental options (28%) is essential. Policies should encourage affordable rentals and the opportunity and pathway to create affordable rentals such as ADUs while also promoting sustainable homeownership.

4. Housing Discrimination and Barriers:

- The prevalence of housing discrimination (22%) based on factors like race/ethnicity, religion, and disability necessitates robust enforcement of fair housing laws.
- Addressing discriminatory practices and promoting education about housing rights can create a more equitable housing landscape.

5. Critical Housing Issues:

- The identified issues (e.g., affordable housing for families, seniors, homeless individuals) should guide policy decisions.
- Prioritizing affordable housing development, supportive services, and first-time homebuyer assistance can lead to positive outcomes.

6. Impact on Homeownership:

- The challenges faced by potential homebuyers (e.g., affordability, low credit scores) underscore the need for financial literacy programs and down payment assistance.
- Prioritizing affordable housing development, supportive services, and first-time homebuyer assistance can lead to positive outcomes.

This data illustrates specific needs, challenges and potential initiatives Riverside County should address regarding fair housing.

30-Day Public Review and Comment

Public Comment Section to be Updated After Public Comment Period.

A public hearing opportunity for public comment was held during the County Supervisors on July 30, 2024, at an accessible location chosen to increase the likelihood of participation by underserved and hard to reach populations; particularly those with Limited English Proficiency, disabled individuals, and others who may be overlooked in community planning efforts. During the meeting translation services were available if requested in

Spanish and Vietnamese.

Comments received from the 30-day public review period as well as the public hearing are included in Appendix A. The County is encouraged to prepare both an English and Spanish version of the final AFH Report. Understanding that the public meeting time did not work for everyone, the County recorded the meeting and placed it on the County's website as well as made the community survey available for a month to promote as much engagement as possible. County staff was available to assist residents in taking the survey and translation services were available.



Section III: Local and Regional Planning for Affordable Housing



Lake Elsinore

Section III: Impediments to Fair Housing and Zoning Amendments

Per HUD guidelines, the AFH will “analyze the local fair housing landscape and set fair housing priorities and goals.” To accomplish this analysis, the recently updated Housing Elements in the General Plans for sixteen jurisdictions in Riverside County were reviewed for their compliance with state and federal fair housing laws and their actions and programs to address fair housing concerns. The analysis of the documents is separated into two main sections. The first focuses on barriers to fair housing and actions to address contributing factors. The second section focuses on actions included to revise each jurisdiction’s zoning code to address fair housing concerns.

Each jurisdiction was reviewed individually for its contributing factors and programs. Several themes were identified in an aggregate analysis of all jurisdictions. Every fair housing program and factor were categorized by theme. Then, all sixteen jurisdictions were compared for trends among the Riverside County regions. Prominent, recurring trends are summarized in the analysis below. **Cities that are included in this jurisdiction are:** Banning, Beaumont, Blythe, Canyon Lake, Coachella, Eastvale, Indian Wells, Jurupa Valley, Lake Elsinore, La Quinta, Norco, San Jacinto, and Wildomar.

1. Compliance with State Law

The main theme across all 16 housing elements is ensuring compliance with federal and California state law. This includes both laws related to fair housing and other required zoning updates. No Housing Elements identified zoning amendments related to federal fair housing laws.

California state law requires jurisdictions to review their zoning codes and processes and identify constraints to housing development and create programs to mitigate and remove the identified constraints. Many of these constraints relate to providing housing for persons of all income levels, persons with special housing needs, and persons in federal or state protected categories.

One of the major state laws applicable is Assembly Bill (AB) 686. AB 686 applies to all housing elements due to be revised on or after January 1, 2021, which includes all jurisdictions in Riverside County for the 6th Cycle (2021 – 2029). The law requires all housing elements include an assessment of fair housing, identify contributing factors to fair housing barriers, and adopt policies and programs that remediate identified fair housing issues and/or further promote fair housing. AB 686 requires a jurisdiction’s Housing Element to provide an analysis of barriers that restrict access to opportunity and a commitment to specific meaningful actions. AB 686 requires jurisdictions to identify meaningful goals to address the impacts of systemic issues such as residential segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected segments of the population.

In addition, AB 686:

- Requires jurisdictions and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing;
- Prohibits the state, cities, counties, and public housing authorities from taking actions materially inconsistent with their Affirmatively Furthering Fair Housing (AFFH) obligation;
- Adds an AFFH analysis to the Housing Element (an existing planning process that California cities and counties must complete) for plans that are due beginning in 2021; and
- Includes in the Housing Element’s AFFH analysis a required examination of issues such as segregation and resident displacement, as well as the required identification of fair housing goals.

2. Fair Housing Enforcement

Federal Fair Housing Laws prohibit housing discrimination based upon race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information. California’s Fair Housing Laws also prohibit discrimination in housing based on occupation, age, or protected characteristic; method of financing; or the intended occupancy by lower or moderate-income people.

Fair housing enforcement capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing.

Fair Housing Council of Riverside County

The Fair Housing Council of Riverside County (FHCRC) provides fair housing counseling services for the jurisdictions in Riverside County. The FHCRC is a nonprofit organization that provides a variety of fair housing resources and services in Riverside County, including resources for tenants, property managers, and service providers, dispute resolution, and housing counseling.

The FHCRC provided information related to fair housing activity in Riverside County from the years 2016 to 2023. The data includes each dispute case, jurisdiction, resolution, and demographic data about the caller such as race and income level. There were 21,870 total calls made during this period.

Figure 134 displays the calls by race. Since there are some households with residents of a variety of races and ethnicities, some calls may be included in multiple categories in Figure 1. As shown in Figure 1, 56 percent of calls were made by White households, 24 percent were made by Hispanic households, and 15 percent were made by Black households. Comparatively, about 30 percent of the population of Riverside County is White, meaning there is a disproportionately high number of calls coming from White households.

Figure 99: Dispute Calls by Race from FHCRC

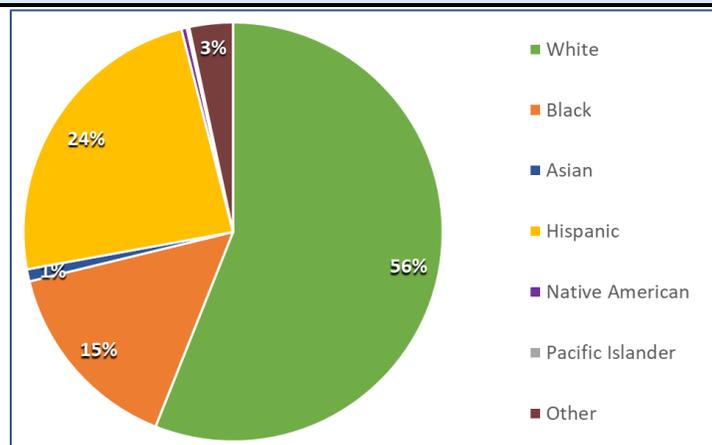


Figure 135 displays the same data set of calls by income level of the caller. As shown in the chart, 50 percent of calls were made by extremely low-income households. 91 percent of calls were from extremely low-, very low-, or low-income households, indicating a more significant need for support for lower income households in the County.

Figure 100: Dispute Calls by Income from FHCRC

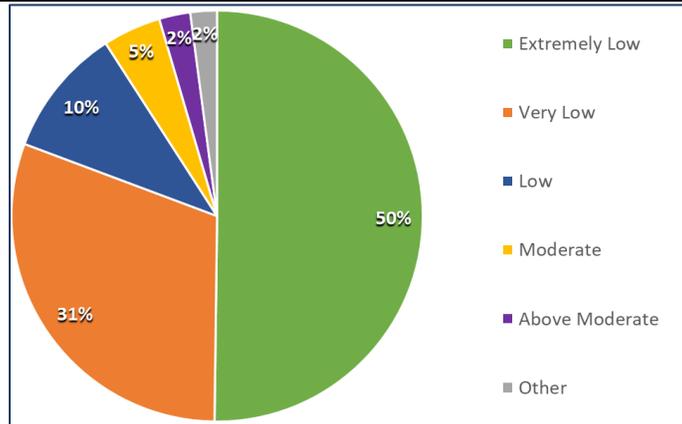


Table 44 shows the basis of fair housing calls made to the FHCRC and the total number of calls by jurisdiction. The jurisdictions with the highest numbers of calls, excluding the “Other” category, include Desert Hot Springs, La Quinta, and San Jacinto. The most frequent basis of complaints, excluding the “Other” category, include repairs, notices, and lease/rental terms. Discrimination based on protected classes was less prevalent in the calls received by the FHCRC. Additional data provided by the FHCRC also indicated that there was a higher number of calls from 2019-2021 as compared to previous years. 2023 data indicates that the number of calls is on the rise again. Additionally, calls were predominantly received from those between the ages of 30 and 60.

Table 44: Fair Housing Calls by Jurisdiction and Basis of Call FHCRC

Basis	Banning	Beaumont	Blythe	Canyon Lake	Coachella	Desert Hot Springs	Eastvale	Indian Wells	Jurupa Valley	La Quinta	Lake Elsinore	Murrieta	Norco	San Jacinto	Wildomar	Other	Total
Repairs	206	178	120	3	82	591	11	8	-	89	364	281	43	420	76	788	3,260
Notices	217	188	60	1	68	574	14	2	-	97	376	275	64	323	84	846	3,189
Lease/Rental Terms	101	107	65	2	49	361	9	20	-	104	291	300	64	230	55	642	2,400
Eviction	81	65	42	1	34	255	7	6	-	41	181	102	27	149	30	264	1,285
Rental Increase	41	43	12	-	17	184	6	5	-	35	84	102	6	79	18	255	887
Deposit	33	26	17	-	13	92	3	2	-	45	116	146	12	91	28	199	823
Affordable Housing Information	60	42	12	-	17	130	-	4	-	20	78	72	15	76	13	223	762
Rental Assistance	39	36	5	1	14	90	11	3	-	13	95	105	6	65	12	184	679
Mold	12	27	16	-	8	95	2	2	-	13	58	79	10	59	18	101	500
Habitability	39	36	12	-	5	117	2	1	-	9	49	41	3	60	6	114	494
Harassment/Illegal Entry	24	27	15	-	5	104	1	3	-	11	46	36	12	46	15	121	466
Section 8 Information	24	6	20	-	4	88	-	5	-	5	38	29	2	62	9	76	368
Physical Disability	16	18	9	1	1	65	2	4	-	7	26	38	6	26	8	109	336
Mobile Homes	20	24	2	-	9	57	1	-	-	-	22	9	-	60	8	116	328
Homebuyer Workshop	24	23	2	-	12	28	-	-	-	7	19	23	-	39	11	128	316
Occupancy Standards	5	7	13	-	2	42	1	-	-	3	14	15	3	17	4	72	198
Foreclosure Prevention	-	9	2	-	5	15	-	-	-	4	8	17	-	6	3	21	90
Homeless Assistance	7	1	1	-	2	26	-	2	-	1	11	4	5	6	1	23	90
Race	3	4	6	-	-	12	-	-	-	2	5	8	1	12	1	21	75
Mental Disability	3	6	1	-	2	13	-	-	-	3	8	10	-	3	-	19	68
Late Fees	1	3	3	-	1	7	-	-	-	2	7	3	1	7	1	8	44
Foreclosure Issue	1	3	-	1	-	5	-	-	-	3	6	8	1	4	-	10	42
One-on-One Counseling	6	2	-	-	-	7	-	-	-	-	3	5	2	3	1	11	40
National Origin	1	-	-	-	1	12	-	-	-	2	3	-	-	5	-	14	38
Fair Housing Workshop	3	11	-	-	-	2	-	-	-	1	1	2	-	4	-	4	28
Sex	1	1	2	-	-	8	-	-	-	1	4	2	1	3	-	4	27
Familial Status	2	1	-	-	2	7	-	-	-	-	4	-	1	1	1	6	25
Medical Condition	-	-	1	-	-	-	-	-	-	-	-	7	-	4	-	3	15
Rental Housing Workshop	-	-	-	-	-	-	-	-	-	8	-	-	-	3	-	2	13
Source of Income	-	-	1	-	1	2	-	-	-	-	1	1	-	2	-	4	12
Age	2	-	-	-	-	2	-	-	-	-	-	-	-	2	1	5	12
Marital Status	-	-	-	-	-	2	-	-	-	1	-	1	-	2	-	1	7
Financial Literacy Workshop	2	-	-	-	1	-	-	-	-	-	-	1	-	1	-	2	7
Sexual Orientation	-	-	-	-	-	3	1	-	-	-	-	1	-	-	-	1	6
Arbitrary	-	1	-	-	-	1	-	1	-	-	1	-	-	-	-	2	6
Color	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	2	5

Basis	Banning	Beaumont	Blythe	Canyon Lake	Coachella	Desert Hot Springs	Eastvale	Indian Wells	Jurupa Valley	La Quinta	Lake Elsinore	Murrieta	Norco	San Jacinto	Wildomar	Other	Total
Religion	1	-	-	-	-	-	-	-	-	-	1	-	-	1	-	-	3
Immigration Status	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	1	3
Lead	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2
Post-Purchase Workshop	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Other	281	254	170	6	102	992	25	10	-	183	550	502	95	566	166	1,018	4,920
Total	1,258	1,149	609	16	457	3,990	96	78	0	710	2,473	2,226	380	2,437	570	5,421	21,870

Office of Fair Housing and Equal Opportunity

Federal housing discrimination complaints are filed with the HUD Office of Fair Housing and Equal Opportunity (FHEO). The FHEO administers the Fair Housing Assistance Program (FHAP), which awards and manages the program grants and collaborates with lawmakers to develop and refine fair housing legislation. The FHEO also tracks data on fair housing cases on a jurisdictional level. FHEO data on inquiries and cases of fair housing discrimination from 2013-2022 is included in the tables below. Number of inquiries or cases varies based on overall size of the jurisdiction. Race, Retaliation, Disability, and Sex were among the most common topics of inquiry. In Riverside County as a whole, there were 651 cases filed with FHEO between 2006 and 2020. Disability was the most prominent basis, with 323 cases on the topic, followed by 151 cases based on race, of which 130 were based on Black or African American race.

Table 45: Fair Housing Inquiries by Basis and Jurisdiction (2013-2022)

Jurisdiction	Total Inquiries	No Basis Given	Color	Disability	Familial Status	National Origin	Race	Religion	Retaliation	Sex
Banning	10	9	0	0	1	0	0	0	0	0
Beaumont	11	9	0	1	1	0	0	0	0	1
Blythe	14	10	1	2	0	0	1	0	0	1
Canyon Lake	3	2	0	0	1	0	0	0	0	0
Coachella	7	4	0	1	2	1	1	0	0	0
Desert Hot Springs	36	28	0	5	1	0	3	0	0	2
Eastvale	1	1	0	0	0	0	0	0	0	0
Indian Wells	1	1	0	0	0	0	0	0	0	0
Jurupa Valley	11	9	0	1	0	0	0	0	0	1
La Quinta	11	11	0	0	0	0	0	0	0	0
Lake Elsinore	26	20	0	1	0	3	1	0	0	1
Murrieta	24	18	0	3	1	1	2	0	0	0
Norco	2	1	0	0	0	0	0	1	0	0
San Jacinto	12	8	0	3	0	1	1	0	0	0
Wildomar	4	4	0	0	0	0	0	0	0	0

Source: HUD Office of Fair Housing and Equal Opportunity (FHEO), 2023

Table 46: Fair Housing Cases by Basis and Jurisdiction (2013-2022)

Jurisdiction	Total Cases	Color	Disability	Familial Status	National Origin	Race	Religion	Retaliation	Sex
Banning	4	0	0	2	2	2	0	0	0
Beaumont	3	0	1	0	0	1	0	1	0
Blythe	2	0	1	0	0	0	0	1	1
Canyon Lake	4	0	0	2	0	1	0	0	2
Coachella	1	0	1	0	0	0	0	1	0
Desert Hot Springs	15	1	2	1	0	3	1	3	3
Eastvale	5	1	0	0	0	1	0	0	0
Indian Wells	3	0	0	0	0	0	0	0	1
La Quinta	6	0	2	1	0	1	0	3	1
Jurupa Valley	1	0	0	0	0	0	0	0	0
Lake Elsinore	16	2	2	0	5	7	0	2	0
Murietta	14	0	2	1	1	1	1	3	2
Norco	2	0	0	0	0	0	0	2	2
San Jacinto	5	0	0	1	1	1	0	0	0
Wildomar	4	0	1	0	0	2	0	0	1

Source: HUD Office of Fair Housing and Equal Opportunity (FHEO), 2023

3. Fair Housing Impediments and Actions

Through the housing element update process, each jurisdiction has identified several significant contributing factors that impede fair housing. These factors may create fair housing issues, perpetuate existing fair housing concerns, or contribute to continuing patterns of segregation within the jurisdiction. Fair housing trends have geographic patterns both on a county-wide and on a sub-regional level. These patterns correlate with certain population demographics, policies, or patterns of development. As such, many jurisdictions in Riverside County identified similar impediments to fair housing.

Jurisdictions have identified actions and programs to address and ameliorate these identified contributing factors. Actions may be specifically targeted for certain populations or in certain geographies, depending on the impediments being addressed. While specific actions and metrics vary by jurisdiction, common approaches are summarized below.

Based on an analysis of all 16 jurisdictions, the impediments and actions have been sorted into the following themes: fair housing outreach and enforcement, new opportunities in high resource areas, housing mobility, place-based improvements, and displacement prevention. The most prominent, commonly identified impediments and actions are summarized below.

Fair Housing Outreach and Enforcement

As discussed above, fair housing outreach and enforcement capacity is the ability of a jurisdiction to disseminate information related to fair housing laws and rights and provide outreach and education to community members.

In the jurisdictions in Riverside County, common barriers to fair housing outreach and enforcement often relate to availability of public meeting forums and the provision of materials in multiple languages.

Specific impediments include:

- Lack of public input and feedback on issues and strategies;
- Lack of resources for fair housing agencies and organizations;
- Language barriers for non-English speaking persons;
- Insufficient local public fair housing enforcement and testing; and
- Lack of information on landlord, tenant and buyer rights and opportunities, which may contribute to discriminatory practices during leasing and lending processes.

To address impediments to fair housing enforcement, jurisdictions are contracting with a fair housing provider. For most jurisdictions in Riverside County, the fair housing provider is the FHCRC. The FHCRC provides several services and resources to help ensure the provision of fair housing. Resources and services include fair housing counseling services, investigation of complaints of housing discrimination, outreach and education to housing providers, assistance with filing complaints with state and federal enforcement agencies, dispute resolution, and informational resources for tenants, property managers, and service providers.

Other actions being taken to address fair housing outreach barriers include providing all materials in English and Spanish and actively recruiting or involving residents from diverse neighborhood groups and community organizations.

New Opportunities in High Resource Areas

The California Tax Credit Allocation Committee’s (TCAC) Opportunity Area scores are prepared annually by a task force commissioned by the TCAC and HCD to identify areas statewide whose economic, educational, and environmental characteristics support positive outcomes for low-income families. Opportunity maps are made for three domains: economic, environmental, and education. Each map uses categorical indicators to determine its individual score. A composite score and resource designation combining all three designations is then assigned to each block group.

To determine the final resource category, the top 20 percent of overall scores in a county are labeled as Highest Resource and the next 20 percent of scores are labeled as High Resource. Then, any area that is considered segregated and that has at least 30 percent of the population living below the federal poverty line is labeled as an area of High Segregation and Poverty. The remaining tracts are divided between Moderate Resource and Low Resource.

Creating new housing choices and affordability in higher opportunity or higher median income areas prevents furthering or creating conditions of segregation. Single-family housing is often more prevalent in higher resource areas, and expanding opportunities in these neighborhoods includes providing a variety of housing types.

Common constraints to a variety of development in high resource areas of Riverside County include:

- Dominance of single-family housing, which is more expensive than multifamily housing;
- Lack of job access;
- Lack of affordable units in a range of sizes; and
- Limited opportunities for funding subsidized housing for special needs populations.

Actions being taken to address these impediments includes working with stakeholders in fair housing development to accommodate the needs of a variety of populations in higher resource areas. These stakeholders may include developers, jurisdiction staff, federal grant program providers, landowners, and special needs and affordable housing community organizations, such as the Housing Authority.

Other actions being taken to address barriers to opportunity in high resource areas include incentivizing and promoting ADUs. ADUs provide opportunity for more affordable rental units to be constructed in higher income, single-family neighborhoods. Additionally, some jurisdictions are rezoning existing high opportunity, single-family neighborhoods to allow for higher density, more affordable, housing types.

Housing Mobility

Housing Mobility is the act of removing barriers to housing in areas of opportunity and strategically enhancing access. This generally means creating opportunities for lower-income or multifamily housing to be made available in higher resource, higher income, or single-family neighborhoods.

Impediments and actions to housing mobility often correspond with impediments and actions with regards to new opportunities in high resource areas. In the jurisdictions in Riverside County and the larger southern California region, barriers to housing mobility are often driven by limited economic mobility. Single-family housing is often more prevalent in higher opportunity areas but is also typically more expensive than multi-family or other housing types. There are limited rental options in these neighborhoods, especially in a variety of sizes and affordability levels.

To promote housing mobility, several jurisdictions in Riverside County are including programs to incentivize ADU production. As discussed, ADUs provide opportunity for more affordable rental units to be constructed in higher income, single-family neighborhoods.

Programs to incentivize ADU production include:

- Maintaining a database of affordable ADUs;
- Allowing ADUs in all residential zones;
- Preparing preapproved ADU plans; and
- Targeting technical ADU support resources in higher resource areas.

Other actions being taken to promote housing mobility include coordinated promotion of Housing Choice Vouchers. Several jurisdictions in the County have committed to incentivizing affordable housing in higher resource areas through education and technical support.

Technical support may include:

- Providing FAQ responses on ADU development;
- Assisting with referrals to homeowners and occupants;
- Preapplication consulting;
- Identifying available City funding or incentives, such as expedited permit processing; or
- Reducing, waiving, or subsidizing development and impact fees.

Some jurisdictions may also work directly with affordable housing developers, disability service providers, and other stakeholders to identify gaps in service and additional barriers in the Jurisdiction’s development process.

Place-Based Improvements

Place-based improvements target investment and revitalization in lower opportunity areas. This may include rehabilitation and preservation of affordable housing as well as economic investments such as sidewalk improvements, ADA improvements, lighting improvements, schools, parks, transit, and other community investments.

Contributing factors to place-based disinvestment include concentrated pollutants, lack of local investment in schools, limited transit routes, and limited private or public investment in lower opportunity neighborhoods. Concentration of pollutants in lower opportunity areas may be tied to freeway proximity. Disinvestment in schools or local services is often linked to taxes and lower income areas continue to have limited investment opportunities.

In many jurisdictions, Community Development Block Grant (CDBG) funds are allocated to support investment opportunities in lower opportunity areas. Investments include landscaping, maintenance of substandard housing, and infrastructure. Jurisdiction staff intends to meet with organizations such as the Intergovernmental Collaboration for Air Quality Mitigation, Center for Community Action and Environmental Justice, and Regional Transit Authority to further investigate opportunities for investment and service improvement.

Displacement Prevention

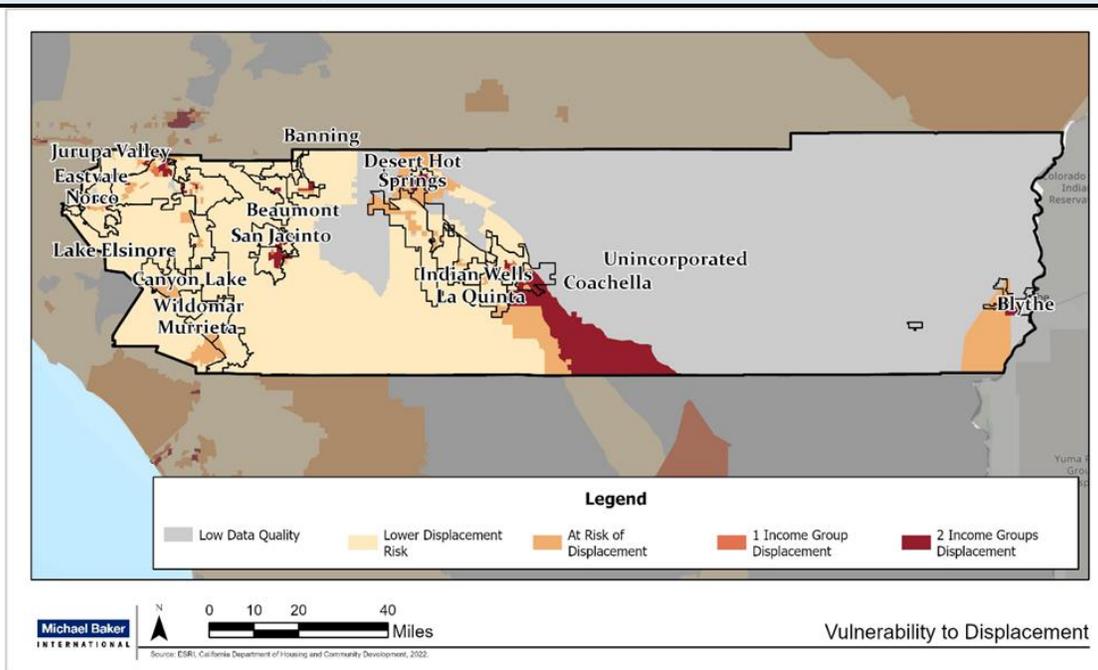
The Urban Displacement Project at the University of California, Berkeley, developed a map of “sensitive communities” where residents may be particularly vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost.

Sensitive communities are defined based on the following set of criteria:

- The share of very low-income residents is above 20 percent
- The census tract must also meet two of the following criteria:
 - The share of renters is above 40 percent
 - The share of people of color is above 50 percent
 - The share of very low-income households (50 percent AMI or below) that are severely rent burdened is above the county median
 - The census tract, or areas in proximity, have been experiencing displacement pressures. Displacement pressure is defined as:
 - The percentage change in rent in a selected census tract, divided by county median rent increases
 - Median rent in a selected census tract, minus median rent for all surrounding tracts, divided by median rent for all tracts in county (rent gap)

Displacement risk in Riverside County is most prevalent in the central-southern, northwest, and far-east areas of the County, as shown in the figure below.

Figure 101: Vulnerability to Displacement



Source: California Department of Housing and Community Development, 2022

Common factors in Riverside County compounding vulnerability to displacement include the cost of repairing or rehabilitating substandard housing, the high cost of rent and sales prices, and the high cost of living. Unaffordable prices may cause long term residents to seek homes outside of the area.

Several jurisdictions also have limited availability for short-term rentals for agricultural and farmworkers, causing many seasonal workers to be displaced. The short-term rentals that are available do not include a variety of housing types, which may be needed to accommodate large families, and are often not affordable.

Jurisdictions in Riverside County are pursuing programs to mitigate displacement risk. These programs include:

- Developing incentives to encourage the development of large housing units;
- Establishing an Emergency Housing Program for temporary housing assistance;
- Providing rehabilitation and repair funding; and
- Requiring relocation assistance from landlords or property managers in the case of displacement due to habitability

Other actions being pursued include developing opportunities to encourage affordable housing development, including enhancing the Density Bonus, ADU incentivization, and targeting technical resources. Programming supporting affordable housing addresses impediments across all fair housing themes.

Low-Income Housing Tax Credit Base

Per Government Code Section 65863.10, assisted housing developments are defined as multifamily, rental housing complexes that receive government assistance under any of the specified federal, state, and/or local programs. One example of these programs is the Low-Income Housing Tax Credit (LIHTC). The LIHTC provides tax credits to individuals and corporations that invest in low-income rental housing. The LIHTC program creates affordable

housing opportunities when the developer of a project “sells” the tax credits to an investor(s) who contributes equity to the development in exchange for an ownership position in the project.

When affordable housing project assistance expires, units may be at risk of being converted to market-rate, leading to the displacement of lower-income residents. The appendix lists all projects in the included jurisdictions that are under assistance by the LIHTC, and therefore may be at risk of conversion to market-rate.

4. Summary of Zoning Changes

General Plan programs in all 16 cities of the jurisdiction were reviewed to identify the recommended zoning changes for each jurisdiction. While each element contains unique zoning recommendations to meet the needs of its jurisdiction, there are several trends that arose from an analysis of the elements. Broadly, the recommended zoning changes focused on ensuring compliance with state law and removing constraints to housing development. Recommendations can be separated into two categories, amendments related to fair housing and amendments unrelated to fair housing. Each category includes a few trends and is described in detail below to identify topic, summary of recommended changes, and any applicable state law and/or government code sections.

5. Fair Housing Related Zoning Changes

All cities in the jurisdiction identified a variety of zoning changes related to fair housing. Programs largely focused on removing constraints to the development of a variety of housing types, especially those related to persons with special housing needs, including agricultural and/or employee housing, emergency shelters, group homes, low barrier navigation centers (LBNCs), manufactured homes reasonable accommodations, supportive housing, and transitional housing. Zoning amendment programs were frequently paired with promotion, technical assistance, and incentivization programs to provide a multi-pronged approach to encourage development of housing.

Agricultural/Employee Housing

Eleven jurisdictions identified zoning code amendments related to agricultural and/or employee housing provisions. All were to ensure compliance with state law. Applicable California State law include Health and Safety Code Sections 17021.5, 17021.6, and 17021.8. These sections of state law require that any agricultural worker housing consisting of no more than 36 beds in a group quarter, or 12 units or spaces, is deemed an agricultural land use and is permitted in the same manner as an agricultural use.

Additionally, state law requires streamlined, ministerial approval of agricultural worker housing that meets the specified requirements of Health and Safety Code Section 17021.8. Finally, zoning amendments related to employee/farmworker include permitting housing for six or fewer persons as a single-family structure and in the same manner as other single-family structures of the same type within the same zone in all zones that allow single-family residential uses.

Two cities identified additional programs relating to agricultural and/or farmworker housing including revising the zoning code to provide clarity regarding which developments constitute agricultural/farmworker housing and ensure mobile homes for farmworkers are treated the same as other mobile homes in the jurisdiction and further identification of programs to develop farmworker housing later in the planning period.

Emergency Shelters

Zoning amendments for emergency shelters focus on allowing them in a wider variety of zones and ensuring there are no additional standards applied to emergency shelters that are not applicable to similar, residential uses in the same zone. Ten of the sixteen cities identified zoning amendments related to emergency shelters.

Applicable state law relating to emergency shelters include AB 139 and AB 2239 as codified in California Government Code Section 65583. Requirements include maintaining sufficient bed capacity in zones that allow emergency shelters to accommodate the jurisdiction’s most recent point in-time-count, setting parking based on staff levels only, and allowing emergency shelters as a permitted use without a conditional use permit where residential and/or mixed uses are allowed.

Group Homes

Nine cities identified zoning amendments for group homes or residential care facilities. Programs complied with the state of California’s technical assistance memorandum on group homes which identifies common barriers to the development of group homes and provides recommendations on how to address them. Updates focused on group homes with six or fewer residents or greater than six residents. Amendments include removing barriers to group homes, such as CUPs, and allowing group homes in a wider variety of residential zones.

Additionally, amendments were made to ensure that the same general zoning, building, fire, and other health and safety codes that apply to other uses of the same type that are allowed in each zone. This includes the removal of spacing requirements or other requirements only applied to group homes. Additional revisions for group homes of seven or more include only subjecting them to specific, objective design and operational standards and/or findings and providing flexible and efficient reasonable accommodation in the permitting process.

Low Barrier Navigation Centers

Eleven jurisdictions included revisions to accommodate for low barrier navigation centers (LBNCs). As defined by the state of California Government Code Section 65660 a LBNC is a service-enriched shelter focused on moving people into permanent housing and providing temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. Amendments include updating the zoning code to define and permit LBNCs as a use by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses.

Manufactured Homes

Revisions to allow manufactured homes in more residential zones were included by four jurisdictions. Amendments include allowing manufactured and mobile homes as a by-right use in all residential zones and allowing manufactured homes the same as other single family residential units in each zone.

Reasonable Accommodations

Five jurisdictions included programs regarding a reasonable accommodation’s procedure for persons with disabilities. Programs were included to ensure that the reasonable accommodations process is effective, objective, and does not add constraints to development of housing for persons with disabilities.

Actions were dependent on jurisdiction processes and include the following:

- Processing and fee waivers and deferrals, budget permitting, to projects targeted for persons with disabilities, including persons with developmental disabilities.
- Establish a written procedure for providing reasonable accommodations in zoning code and land use.

- Review and revise the reasonable accommodations process to remove subjective language and mitigate the constraint of development for accessible housing.

Supportive Housing

Eleven jurisdictions included amending the zoning ordinance to allow for transitional housing. Supportive housing for this purpose is defined by the state of California as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.”

Amendments focused on ensuring compliance with state law including Government Code Section 65583(c)(3) and recent laws SB 48 and AB 2162. Amendments to the zoning code include ensuring that supportive housing is allowed in residential and mixed-use zones, allowing eligible supportive housing in zones where multi-family and mixed uses are permitted and prohibiting minimum parking requirements for supportive housing within ½ mile of a public transit stop pursuant to AB 2162. Supportive housing shall be subject only to those restrictions that apply to similar residential uses (single or multi-family units) of the same type in the same zone and will not be subject to any restrictions not imposed on similar dwellings, including occupancy limits.

Transitional Housing

Seven jurisdictions included amending the zoning ordinance to allow for transitional housing. Transitional housing for this purpose is defined by the state of California as “buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.”

Amendments focused on ensuring compliance with Government Code Section 65583(c)(3), which requires that transitional housing be allowed in residential and mixed-use zones subject to the same requirements as other residential uses in the same zone.

6. Other Recommended Zoning Changes

The review of zoning amendment programs also included changes beyond just ensuring compliance with fair housing laws. These amendments included encouraging a variety of housing types, higher densities, removing constraints to development, and ensuring compliance with California state housing law. Topics included are accessory dwelling units (ADUs), density bonus provisions, rezoning for high density, development standard amendments, and providing incentives for low-income housing.

Accessory Dwelling Units

California state law outlined requirements for ADUs and JADUs in Government Code Section 65852.2. There have been numerous state laws updating ADU requirements in recent years and many jurisdictions have ADU ordinances that are no longer in compliance with state law. Therefore, several jurisdictions included programs to update ADU ordinances to comply with state law regarding ADU requirements and requirements for junior accessory dwelling units (JADUs).

Requirements include allowing one ADU (either attached or detached) and one JADU on lots zoned for single family use and allowing ADUs and JADUs on multi-family zoned property. ADU ordinances are required to comply with several development standards relating to setbacks, height, parking, minimum lot size, allowable impact fees, and

square footage. Jurisdictions are required to permit ADUs ministerially, without discretionary action, within a 60-day review period.

Additionally, per California state housing element law, all jurisdictions also must include a program to encourage the development of ADUs that are affordable for lower-income households. Jurisdictions employed a variety of methods to comply with this law, including but not limited to comprehensive websites, FAQs, fact sheets, fast track or reduced permit processing time, technical assistance, development incentives, "pre-approved" ADU plans, and extended community outreach.

Density Bonus

The state of California outlines density bonus requirements in California Government Code Section 65915 and jurisdictions are required to comply. Per the state of California Government Code section 65917.5, a density bonus is a "floor area ratio bonus over the otherwise maximum allowable density permitted under the applicable zoning ordinance and land use elements of the general plan of a city."

A density bonus allows additional units beyond the maximum allowed by the zoning given that a development meets certain parameters, such as setting aside a portion of the development as affordable housing. Recent density bonus law includes increased incentives for student housing, senior housing, and 100% affordable housing projects.

Eleven jurisdictions identified amendments to the zoning code to be consistent with state density bonus law. Two jurisdictions included a program for a density bonus that goes beyond state law requirements to encourage a variety of housing for lower-income and/or special needs populations.

Increased Density

Eight jurisdictions identified programs that increase density on specific parcels or zones to allow for a higher number of dwelling units per acre (du/ac). Programs included increasing the maximum density from 20 du/ac to 30 du/ac in a residential zone as well as rezoning parcels to allow residential uses at a higher density.

Development Standards Amendments

Additional programmatic recommendations include amendments to the development standards in residential and mixed-use zones to remove constraints from housing for all income levels. These programs include amendments for all housing types.

The following amendments of development standards were included in the programs reviewed:

- Increased permitted lot coverage
- Removal of minimum lot size requirements
- Reduction of parking requirements for smaller units
- Review and removal any other identified constraints
- Revision of zoning and general plan standards so that densities are compatible

Providing Incentives for Low-Income and Special Needs Housing

Jurisdictions also included programs focused on providing zoning and other incentives specifically for affordable and special needs housing. These include zoning revisions and complementary pieces to encourage housing for lower-income and special needs populations.

A variety of techniques pursued by the jurisdictions include:

- Streamlined and ministerial review for affordable housing projects
- Development and adoption of an inclusionary housing ordinance
- Reduced setbacks and/or zero lot line development
- Reduced or minimal parking requirements
- Reduction of minimum lot sizes
- Density transfers among different parcels
- Unit clustering

The analysis showed common trends among the jurisdictions in their fair housing analysis and zoning actions. The trends include ensuring compliance with state law regarding fair housing enforcement, allowing for a variety of housing types, and preventing patterns of segregation. Jurisdictions showed geographic trends in the identification of impediments to fair housing and therefore identified similar priorities and goals in addressing the identified fair housing concerns.

Additionally, the jurisdictions took similar zoning actions to identify and remove constraints to housing development, illustrating a similar set of constraints and recommended actions to address them.



Section IV: Fair Housing



Section IV: Fair Housing

According to the Affirmatively Furthering Fair Housing Rule Guidebook as published by HUD, the AFFH rule defines “fair housing enforcement and fair housing outreach capacity” to mean “the ability of a jurisdiction, and organizations located in the jurisdiction, to accept complaints of violations of fair housing laws, investigate such complaints, obtain remedies, engage in fair housing testing, and educate community members about fair housing laws and rights.” 24 C.F.R. § 5.152. Included within the definition are State and local Fair Housing Assistance Program agencies (FHAPs) and Fair Housing Initiative Programs (FHIPs).

As such, in the AFH report includes:

1. A summary of fair housing issues and capacity in the jurisdiction, in which the program participant discusses, among others, any findings, lawsuits, enforcement actions, settlements, or judgments related to fair housing or other civil rights laws, and an assessment of the jurisdiction’s fair housing outreach capacity,
2. The identification of any state or local fair housing laws, and
3. The identification of local and regional fair housing agencies and organizations.

1. Fair Housing Federal and State Laws

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

In addition to prohibiting discrimination based on federal laws, the State of California has enacted several statutes that mirror and, in certain cases, extend federal fair housing protections. The Unruh Civil Rights Act of 1959 and subsequent court decisions require equal access to the accommodations, advantages, facilities, privileges, or services of all business establishments regardless of protected status. The courts have interpreted this Act to prohibit any arbitrary discrimination based in any class distinction, regardless of whether that basis is enumerated in the Act.

The Fair Employment and Housing Act of 1963 is the primary state law that prohibits discrimination in the sale, rental, lease negotiation, or financing of housing based on race, color, religion, sex, marital status, national origin, and ancestry. The California Fair Housing Act of 1992 brought state laws into conformity with the Federal Fair Housing Act of 1988 and added protections for people with a “mental and physical disability” and “familial status.” The Act also requires that housing providers allow disabled persons to modify their premises to meet their needs.

The Ralph Civil Rights Act of 1976 provides that all persons have the right to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of their race, color, religion, ancestry, national origin, political affiliation, sexual orientation, sex, age, disability, or position in a labor dispute. The Act prohibits violence or threat of the same in rental housing situations.

The Banes Civil Rights Act also forbids interference by force or threat with an individual's constitutional or statutory rights in places of worship, housing, and private property. This report considers impediments to fair housing choice

experienced by both federal and State of California protected classes. The Federal protected classes are color, disability, familial status, national origin, race, religion, and sex. The additional State of California protected classes include age, ancestry, arbitrary discrimination, gender, gender identity, gender expression, genetic information, marital status, sexual orientation, and source of income.

Federal Laws Related to Fair Housing

The following federal laws, regulations, and executive orders provide the backbone for fair housing protections at the federal level.

General Fair Housing Protections

Title VI of the Civil Rights Act of 1964 (42 U.S.C. section 2000d-1) Title VI of the Civil Rights Act of 1964 prohibits discrimination based on race, color, or national origin in programs and activities receiving federal financial assistance.

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) and as amended in 1988 (42 U.S.C. sections 3601 - 3619)

Title VIII of the Civil Rights Act of 1968 prohibits discrimination in the sale, rental, and financing of dwellings and other housing-related transactions because of race, color, religion, sex, familial status, national origin, and disability. It also requires that all executive departments and agencies administer their housing and urban development programs in a manner that furthers fair housing.

Section 109 of Title I of the Housing and Community Development Act of 1974 (42 U.S.C. section 5309)

Section 109 of Title I of the Housing and Community Development Act of 1974 prohibits discrimination based on race, color, national origin, sex, or religion in programs and activities receiving financial assistance from HUD's CDBG Program. Sections 104(b) and 106(d)(5) of Title I of the Housing and Community Development Act of 1974 specifically require CDBG Program grantees to certify that they will affirmatively further fair housing.

This requirement was also included in Section 105(b)(13) of the National **Affordable Housing Act of 1990**.

- Protections for Persons with Disability Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. section 794)
- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.
- Section 508 of the Rehabilitation Act of 1973 (29 U.S.C. section 794(d))
- Section 508 of the Rehabilitation Act of 1973 requires federal agencies to ensure that the electronic and information technology they develop, procure, or use allows individuals with disabilities to have ready access to and use of the information and data that is comparable to that of individuals without disabilities.

Title II of the Americans with Disabilities Act of 1990 (42 U.S.C. sections 12131 – 12165)

Title II of the Americans with Disabilities Act of 1990 (ADA) prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.

Title III of the Americans with Disabilities Act of 1990 (42 U.S.C. sections 12181– 12189)

Title III of the Americans with Disabilities Act of 1990 (ADA) prohibits discrimination based on disability in the goods, services, facilities, privileges, advantages, and accommodations of places of public accommodations owned, leased, or operated by private entities, including places such as homeless shelters. The Department of Justice enforces Title III of the ADA, but certain HUD recipients and private entities operating housing and community development programs are also covered by Title III of the ADA.

Architectural Barriers Act of 1968 (42 U.S.C. section 4151 et seq.) The **Architectural Barriers Act of 1968** requires buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 to be accessible to and useable by persons with a disability.

Credit and Lending Protections

Equal Credit Opportunity Act of 1974 (15 U.S.C. sections 1691-1691(f)) The Equal Credit Opportunity Act of 1974 (ECOA) prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, and age, receipt of public assistance or the exercise of any right under the Consumer Credit Protection Act.

The law provides protections when you deal with any organizations or people who regularly extend credit, including banks, small loan and finance companies, retail and department stores, credit card companies, and credit unions. Everyone who participates in the decision to grant credit or in setting the terms of that credit, including real estate brokers who arrange financing, must comply with the ECOA.

Community Reinvestment Act (CRA) of 1977 (12 U.S.C. section 2901) The Community Reinvestment Act encourages financial institutions to serve the needs of all communities in which they are chartered to do business, including low- and moderate-income (LMI) communities. The CRA requires each federal bank regulator, including the Federal Reserve, to evaluate the extent to which banks address the credit needs of LMI neighborhoods in their geographic markets.

In January 2020, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) proposed a new rule regarding CRA qualified lending, investment, and services.

Home Mortgage Disclosure Act (HMDA) of 1975 (12 U.S.C. section 2801) The Home Mortgage Disclosure Act requires banks, savings and loan associations, and other financial institutions to publicly report detailed data on their home lending activity. Under HMDA, lenders are required to publicly disclose the number of loan applications by census tract, income, race, and gender of the borrower, the type of loan, and the number and dollar amount of loans made.

Starting in 1993, independent mortgage companies were also required to report HMDA data. HMDA creates a significant and publicly available tool by which mortgage lending activity in communities can be assessed. HMDA data can be analyzed to determine bank performance and borrower choices.

Executive Orders

Executive Order 11063: Equal Opportunity in Housing (1962) Issued on November 20, 1962, Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 12892: Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing (1994) Issued on January 17, 1994, Executive Order 12892 requires federal agencies to affirmatively further fair housing in their programs and activities, and it provides that the Secretary of HUD will be responsible for coordinating the effort.

Executive Order 12898: Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations (1994) Issued on February 11, 1994, Executive Order 12898 requires that each federal agency conduct its programs, policies, and activities that substantially affect human health or the environment in a manner that does not exclude or otherwise subject persons to discrimination based on race, color, or national origin.

Executive Order 13166: Improving Access to Services for Persons with Limited

English Proficiency (2000) Issued on August 11, 2000, Executive Order 13166 requires each federal agency to take steps to ensure that eligible persons with Limited English Proficiency are provided meaningful access to all federally assisted and federally conducted programs and activities.

Executive Order 13217: Community-Based Alternatives for Individuals with Disabilities (2001) Issued on June 18, 2001, Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

State Laws

The County continues to implement and update programs that promote fair and equal access to housing. It continues to review standards and requirements that may constrain equal access to housing and the development of affordable housing.

- **California Code Section 65008:** The County continues to implement programs that encourage affordable housing development and prohibits discrimination because of discrimination based on any protected class.
- **Government Code Section 8899.50:** The County implements programs and actions in compliance with State law that affirmatively furthers fair housing. As detailed in in this Section 3, the County administers programs to promote equal housing access and affordable resources.
- **Government Code Section 11135:** The County promotes state-funded programs, such as the First- Time Homebuyer Loan Program, on the County’s website and at the public counter. The County continues to implement and encourages programs that promote full and equal access to all programs and activities.
- **Density Bonus Law:** The County establishes regulations for implementing the County’s Density Bonus Ordinance. The County provides incentives to developers to produce affordable housing to very low-income households, low-income households, moderate-income households, senior citizens, transitional foster youth, disabled veterans, and persons experiencing homelessness, as well as for the development of childcare facilities.
- **Housing Accountability Act:** The County implements programs such as fee incentives, funding, and review of zoning procedures to facilitate and encourage housing development.
- **No-Net-Loss Law:** Section 4: Housing Plan, and Appendix B: Candidate Sites Analysis, details how the County maintains adequate sites to accommodate all income categories for Regional Housing Needs Allocation (RHNA).
- **Excessive Subdivision standards:** The County continues to update its zoning code, waive certain development fees, and offer incentive packages to facilitate housing development.

2. Local Ordinances

The County has a few local ordinances that establish procedures for rezoning, development permit processing, affordable housing fees, and other programs that encourage fair housing practices. The County’s Housing Plan provides details the housing programs, goals, policies, and objectives. The County promotes the need for additional housing, the removal of constraints to affordable housing, improvements to existing housing stock, and equal opportunities for current and future residents.

The County continues to prioritize previously established housing goals which are indicative of previously identified issues. The housing goals contained within the County’s 2019-2024 Housing Element, its 2019-2024 Analysis of Impediments to Fair Housing Choice, and goals identified by the Executive Oversight Committee on Homelessness were essential references in the determination of current issues. Additionally, current fair housing issues were identified through data analysis research, AFH stakeholder feedback, and community AFH survey responses.

The 2019-2024 Analysis of Impediments to Fair Housing Choice identified the following goals:

1. Assist in the development of adequate housing to meet the county’s fair share of the region’s housing needs for all economic segments of the population, with an emphasis on lower-income households and households with special needs
2. Conserve and improve the condition of the housing stock, particularly affordable housing
Promote equal housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.
3. Establish adequate planning, administrative, and fiscal tools to implement housing policies
4. Reduce per capita residential energy use

Although removed as an impediment, the County, recognized that, “the lack of affordable housing, in particular for low- and moderate-income people has the potential to disproportionately affect members of protected classes.” Based on statistics regarding disproportionate housing needs, it is recommended that lack of housing goal be amended to include lack of sufficient affordable housing based on demographic needs.

The Riverside County Housing Element Goals:

- Goal 1: To assist in the development of adequate housing to meet the county’s fair share of the region’s housing needs for all economic segments of the population, with an emphasis on lower-income households and households with special needs;
- Goal 2: To conserve and improve the condition of the housing stock, particularly affordable housing;
- Goal 3: To promote equal housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.;
- Goal 4: Establish adequate planning, administrative and fiscal tools to implement housing policies; and
- Goal 5: Reduce per capita residential energy use.

Riverside County Executive Oversight Committee on Homelessness Goals:

- Goal 1: Prevent homelessness among individuals and families at-risk of becoming homeless. Design and implement a coordinated prevention system to provide limited cash assistance, a wide range of free or low-cost supportive services, and/or supplies to those most likely to become homeless;
- Goal 2: End homelessness of single individuals and families who are living on the streets and in shelter and transitional housing programs. Design and implement a coordinated system of evidence-based Housing First, low barrier, and rapid rehousing (RRH) approaches to obtaining and maintaining housing of specified subpopulations in geographic areas with the greatest need; and
- Goal 3: Ensure funding for a coordinated system to end and prevent homelessness among individuals and families. Identify a wide range of public and private funding opportunities to conduct the design and implementation of the coordinated system to prevent and end homelessness.

AFH Stakeholder and Survey Fair Housing Issues:

In the development of the AFH report, to ensure that analysis accurately reflected current community conditions and fair housing issues, extensive outreach was conducted over the course of a six-month period. This outreach included interviews, attendance of local municipal advisory meetings, as well as the review and analysis of community feedback obtained via public hearing.

In the preparation of the AFH report, to obtain community input pertaining to current fair housing issues, outreach was conducted, and feedback was solicited via the facilitation of stakeholder meetings in conjunction with the review of responses to an Affirmatively Furthering Fair Housing survey. This outreach process entailed reaching

out to tenants, landlords, homeowners, fair housing organizations, civil and advocacy organizations, legal services providers, social services providers, housing developers, and industry groups.

These combined efforts (review of previously established goals, community feedback, and data research) along with the review of FHCRC quarterly intake categories yielded identification of the following eight (8) fair housing issues within the County:

1. Insufficient affordable housing inventory to meets the needs of the community
2. Inequitable access to housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.
3. Housing stock conservation, need for improvement, rehabilitation, or repair
4. Insufficient promotion of equal housing opportunities for all protected classes
5. Planning, administration, and fiscal tools that need to be modified to meet changing housing needs
6. Adequate mitigation of Homelessness
7. Per capita residential energy use
8. Affordable housing funding constraints

Contributing Factors to these Fair Housing Issues can be attributed to:

- Growing population of seniors and the corresponding importance of meeting their physical and socioeconomic housing needs.
- Shifts in the ethnic and racial demographic composition of Riverside’s evolving community. Subsequently the need for increased multilingual in the advertisement and provision of services.
- Shifts in household composition requiring the need to meet multigenerational and larger family housing needs.
- Education: The lack of education regarding County funded services as well as – socioeconomic
- Type of housing: Rent vs homeownership.

In addition, AFH Community Stakeholder feedback revealed the need to address the following challenges:

- Insufficient amount of housing stock development: The need for increased development of adequate housing stock to meet the County’s fair share of the region’s housing needs for all economic segments of the population, with an emphasis on lower-income households and households with special needs,
- Economic disparities earned income and housing costs,
- Discrimination related to race and mobility,
- Lack of streamlined housing development approval processes and the need for a more expedited approval process,
- Educational Opportunities- The need for continued education and outreach which promotes:
 - affirmatively furthering fair housing and its importance,
 - affordable rental housing, first-time homebuyer down payment assistance, and home repair programs.
- The need to conserve and improve the condition of existing housing stock, and
- The need to more adequately addressing the needs of the homeless community and services that assist individuals and families at-risk of becoming homeless.

3. Fair Housing Promotion

The Fair Housing Council of Riverside County (“FHCRC”) is the service provider to whom the County of Riverside has contracted fair housing outreach services. These services include providing fair housing counseling with specialization in anti-discrimination, landlord/tenant mediation, first-time homebuyer, foreclosure prevention, pre

purchase counseling, and credit counseling services for tenants, realtors, apartment owners and managers, lending institutions, and other interested parties.

These services and educational activities are promoted via social media, Twitter, Instagram, Facebook, and online. The organization also uses USPS Door-to-Door service to reach the community directly. Through the USPS website they are able search for neighborhoods/zip codes, filters target customers by specific demographics such as age, household size, and income, etc.

FHCRC targets lower income areas, and the Postal Service carrier delivers FHCRC information mailers to every address while delivering the day's mail. Additionally, the FHCRC mails flyers to local public departments such as library, city hall, and community organizations with whom they have built relationships.

Resources provided by the FHCRC fair housing counseling services, investigation of complaints of housing discrimination, outreach and education to housing providers, assistance with filing complaints with state and federal enforcement agencies, dispute resolution, and informational resources for tenants, property managers, and service providers.

The County of Riverside allocated a total of \$131,745 in CDBG funding and program income to the FHCRC in the 2015 and 2020 grant years to assist at no cost, the following services:

- Respond to discrimination inquiries and complaints, documenting and investigating discrimination complaints, and resolving or mediating discrimination complaints
- Provision of a comprehensive, extensive, and viable education and outreach program which includes:
 - Fair Housing Workshops
 - Certificate Management Training
 - Walk-In Clinics
 - Rental Housing Counseling Workshops
 - Community presentations and staff training
 - Community events, booths, networking, etc.
- Landlord and tenant counseling on responsibilities and rights
- Rental counseling

The FHCRC offers regular walk-in counseling sessions, in addition to resources fairs, informational workshops (accessible in multiple languages), landlord and tenant workshops, and other outreach efforts. The County has confirmed with the FHCRC that there are no current lawsuits, enforcement actions, settlements, or judgments related to fair housing or civil rights as of the adoption of this document.

Fair Housing Profile Findings

To ascertain the County’s fair housing profile, review of FHCRC’s 2023 quarterly reports, which differentiate fair housing calls by East and West County, reflected that the greatest number of complaints were landlord tenant complaints followed by discrimination complaints.

Table 47: Fair Housing Profile Findings

	East		West	
	Discrimination	Landlord Tenant	Discrimination	Landlord Tenant
Q1 23-24	109	1006	52	1031
Q2 23-24	98	744	73	819
Q3 22-23	16	516	8	1128

Q4 22-23	65	501	40	982
Total	288	2767	173	3960

HUD maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed based on race, color, national origin, sex, disability, religion, familial status, and retaliation.

Riverside County has also set a goal of retaining a Fair Housing provider to promote fair housing education and outreach within the community. While the FHCRC is the contracted provider of fair housing counseling services and education, affirmatively further fair housing shall require increased funding and additional staff to meet the needs of an increasingly diverse and growing population. Enforcement activities will also require interagency collaboration as well as increased community engagement.

Elimination of Predatory Lending

The review of approved home loans reflects that that most loan applicants identified as White, followed by Asian and Hispanic. Data also suggests that a sizable portion of loan applicants identified as upper income level, while very few identified as Low- or Moderate-income level. Most applicants had their income level unknown or not available, which may impact the accuracy of these findings.

The listings reviewed during data collection for this report did not contain potentially discriminatory language related to income, disability, household size/family, or religion which suggests a general adherence to fair housing practices in the real estate. The County continues to advance affirmatively furthering fair housing and lending practices accordingly.



Section V: Analysis of Federal, State, Local Data and Local Knowledge



City of Blythe

Section V: Analysis of Federal, State, and Local Data and Local Knowledge

1. Integration and Segregation Patterns and Trends

Riverside County, situated in Southern California, displays intricate patterns of integration and segregation shaped by historical, socioeconomic, and demographic factors. Analyzing various neighborhoods within the county reveals a nuanced picture of integration and segregation dynamics. Riverside County has a diverse history shaped by factors such as urbanization, migration, and housing policies. According to a study by Smith et al. (2018), rapid urbanization driven by population growth and economic development has transformed the county's once predominantly rural areas into sprawling suburban communities.

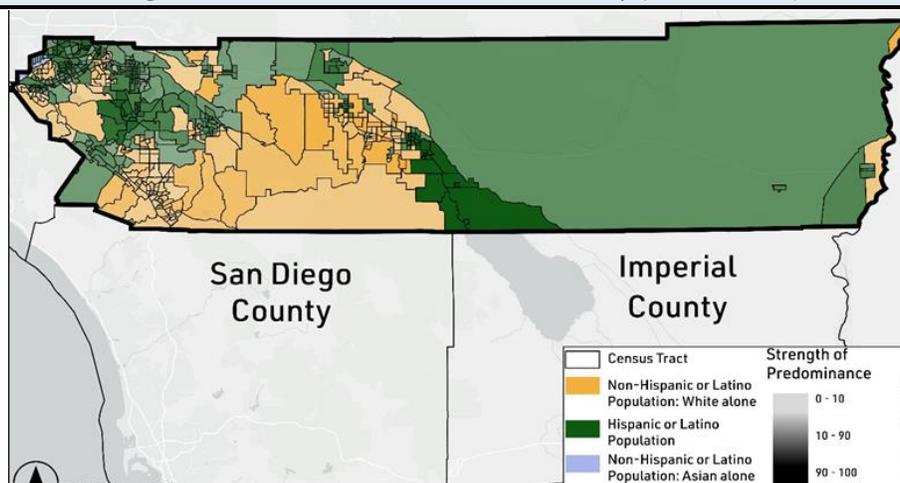
This urban expansion has been fueled in part by migration patterns, with individuals and families relocating from both within California and from other states in search of employment opportunities, affordable housing, and a desirable quality of life (Johnson, 2019). However, the influx of new residents has also strained housing markets, leading to affordability challenges and disparities in access to housing resources. Historical housing policies, including redlining and discriminatory lending practices, have contributed to entrenched patterns of segregation and uneven distribution of housing opportunities across different racial and socioeconomic groups (Lopez, 2020).

These policies have had lasting effects on neighborhood composition and socioeconomic stratification within Riverside County, highlighting the need for equitable housing policies and interventions to address systemic inequalities and promote inclusive urban development.

Increased Diversity, Segregation, and Integration

Riverside County, California, exhibits a diverse racial and ethnic landscape, with significant populations of Hispanic or Latino, White, and Asian residents, among others. Riverside County stands out in the state for its significant, Hispanic population. It forms one of the largest areas within the Southern California Association of Governments (SCAG) region where most of the population identifies as Hispanic or Latino. This demographic trend has been prominent since the early 1900s, aligning with the growth of the county's agricultural economy. By 2020, Hispanics made up 49.4% of the overall population. Figure 132 below illustrates the vast Hispanic community in Riverside County

Figure 102: Predominant Race/Ethnicity (Jurisdiction)



The county’s diversity index, which measures the probability that two individuals chosen at random will be of different races or ethnicities, is over 95 in much of the county. This level of diversity has remained steady in recent years, indicating a stable multicultural environment. The southern part of Riverside County is the most diverse, while the least diverse areas are found in the southeast. The data provided in Tables 48-49 shows the demographic changes for the region in different racial and ethnic groups over time. These trends highlight the increasing diversity of the population over time.

Table 48: Population by Race/Ethnicity (Jurisdiction/Region)

	Riverside County		Riverside-San Bernardino-Ontario	
	#	%	#	%
Race/Ethnicity				
White, Non-Hispanic	837,847	34.4%	1,546,666	36.61%
Black, Non-Hispanic	148,003	6%	301,523	7.14%
Hispanic	1,204,521	0.4%	1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic	165,691	6.5%	261,593	6.19%
Native American, Non-Hispanic	9,079	0.3%	19,454	0.46%
Two or More Races, Non-Hispanic	66,458	49.4%	91,476	2.17%
Other, Non-Hispanic	6,265	0.3%	7,737	0.18%
National Origin				
Foreign Born	523,352	21.6%	812,088	13.73%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 49: Population Trends by Race/Ethnicity (Jurisdiction/Region)

	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%
Riverside County (Jurisdiction)								
White, Non-Hispanic	254,439	65.51%	291,729	55.19%	378,002	43.34%	378,002	43.34%
Black	15,480	3.99%	23,236	4.40%	47,712	5.47%	41,347	4.74%
Hispanic	105,569	27.18%	188,287	35.62%	374,154	42.90%	374,154	42.90%
Asian or Pacific Islander	38,349	3%	58,483	3.80%	135,183	6.10%	165,691	6.80%
Native American	8,393	0.7%	10,135	0.7%	9,566	0.4%	9,079	0.4%
Riverside-San Bernardino-Ontario, CA (Region)								
White, Non-Hispanic	1,615,830	62.41%	1,540,776	47.33%	1,546,666	36.61%	1,546,666	36.61%
Black	168,731	6.52%	263,322	8.09%	336,944	7.98%	301,523	7.14%
Hispanic	685,672	26.48%	1,228,683	37.75%	1,996,402	47.25%	1,996,402	47.25%
Asian or Pacific Islander	93,331	3.60%	164,035	5.04%	298,585	7.07%	261,593	6.19%
Native American	18,007	0.70%	36,061	1.11%	36,077	0.85%	19,454	0.46%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

In terms of integration and segregation patterns, Riverside, like many cities in the United States, exhibits a mix of both. On one hand, there are areas where Hispanic residents are well-integrated into the broader community, participating in various aspects of civic life, including education, employment, and cultural events.

These areas often boast diverse populations and foster a sense of inclusivity and mutual respect among different ethnic groups. However, there are also instances of segregation, where certain neighborhoods or districts may be predominantly Hispanic due to socioeconomic factors, historical patterns, or cultural preferences. This can lead to disparities in access to resources, educational opportunities, and economic mobility, perpetuating cycles of

inequality within the community. In Table 50 and Figures 138-144 show a snapshot of how the race/ethnicity demographics of the jurisdiction, and region are broken down.

District 1	The Hispanic community forms the majority, with 299,379 individuals, followed by the White and Black communities with 109,769 and 30,750 individuals.
District 2	The White community is the majority, with 153,891 individuals. The Hispanic community follows with 228,192 individuals, and the Asian or Pacific Islander community has 58,834 individuals.
District 3	The White community is the majority, with 224,349 individuals. The Hispanic and Asian or Pacific Islander communities follow with 163,667 and 43,488 individuals
District 4	The Hispanic community forms the majority, with 249,662 individuals. The White and Black communities follow with 174,359 and 11,628 individuals
District 5	The Hispanic community is the majority here, with 260,429 individuals. The White and Black communities follow with 126,361 and 52,924 individuals

Table 50: Race Ethnicity Population by Districts (Jurisdiction)

	District 1	District 2	District 3	District 4	District 5
White	109,769	153,891	224,349	174,359	126,361
Black	30,750	26,132	25,094	11,628	52,924
Hispanic	299,379	228,192	163,667	249,662	260,429
Asian or Pacific Islander	29,228	58,834	43,488	14,342	25,700
Native American	1,653	1,417	3,246	2,022	3,621
Two or More Races	13,607	17,423	26,419	10,888	16,390
Other	2,622	2,638	2,638	2,126	2,550

Data Sources: 2021 Redistricting of Riverside County's Supervisorial Districts

Figure 103: Riverside County Supervisorial District Boundaries 2021

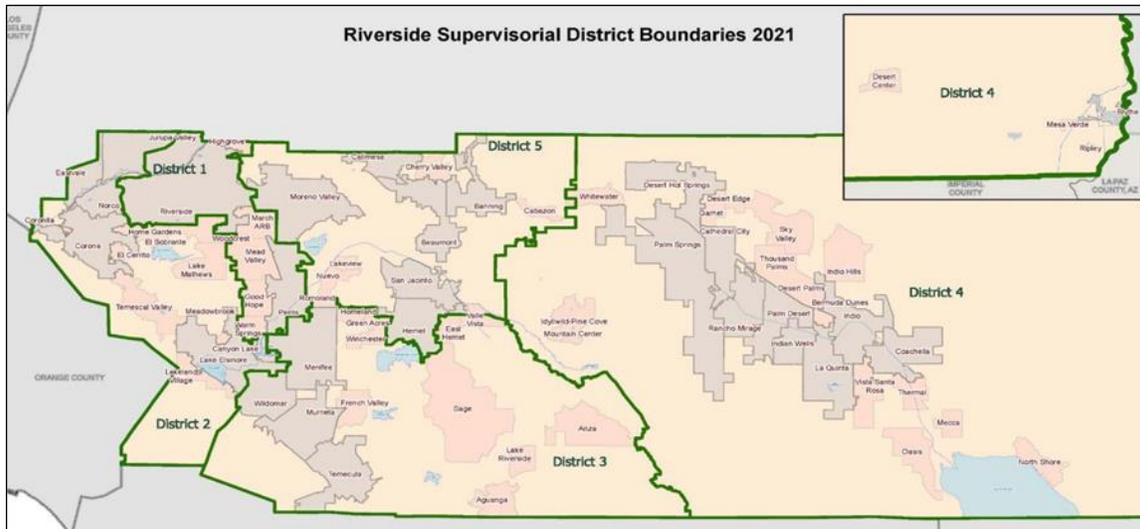


Figure 104: Minority Population (Jurisdiction)

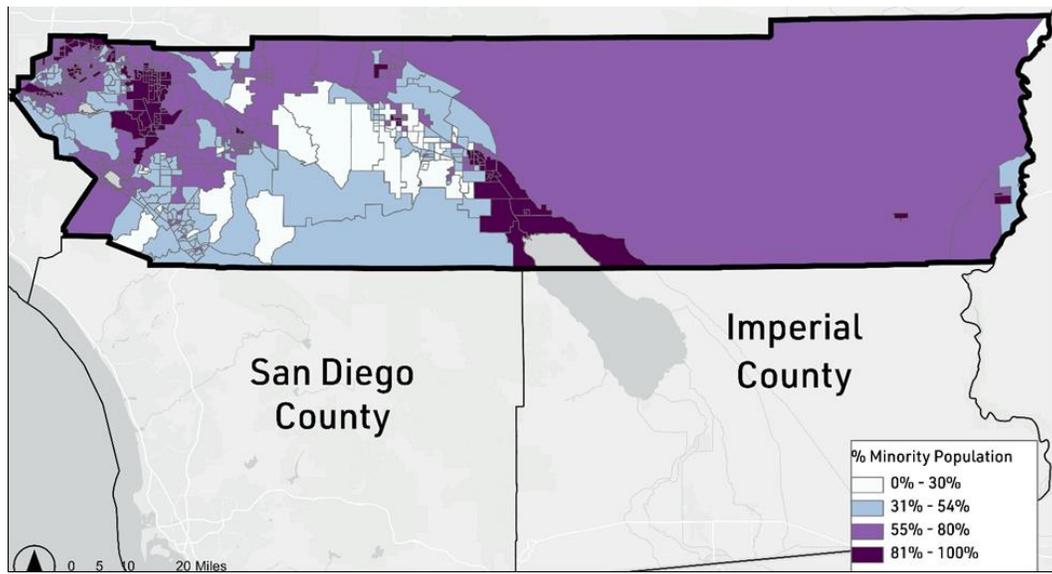


Figure 105: Total Racial/Ethnic Population (Jurisdiction)

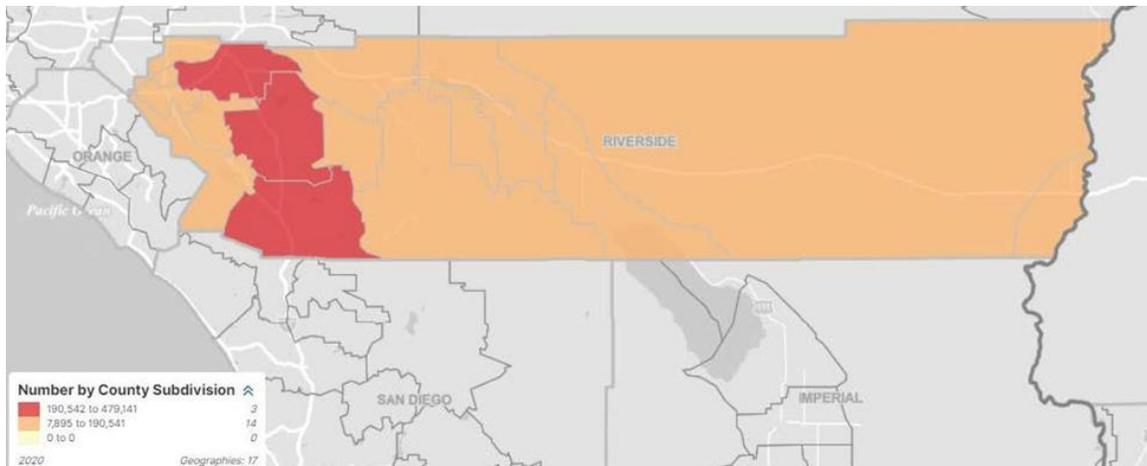


Figure 106: White (Non-Hispanic) Population (Jurisdiction)

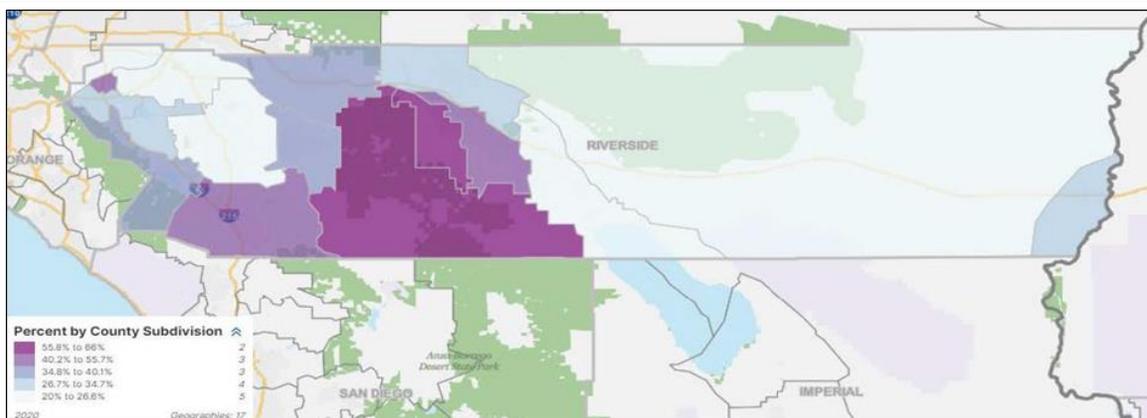


Figure 107: Hispanic Population (Jurisdiction)

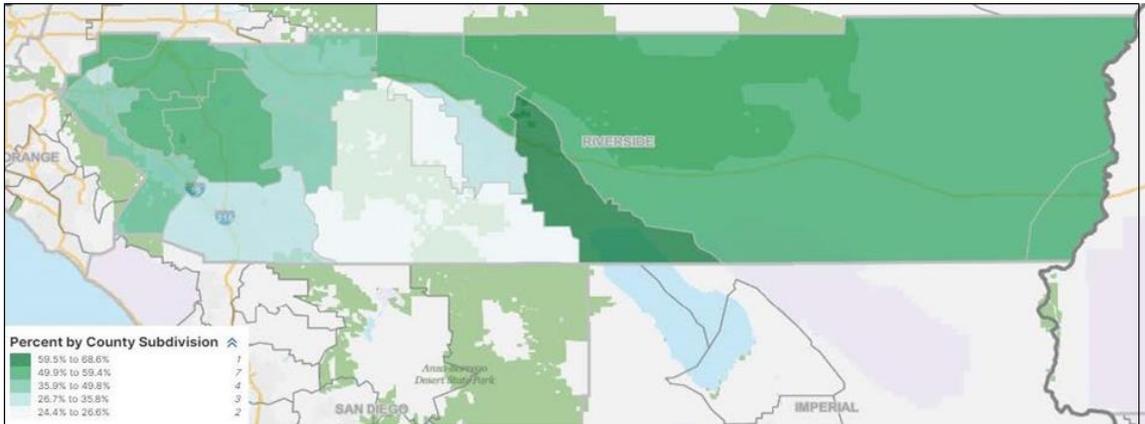


Figure 108: Black/African American (Non-Hispanic) Population (Jurisdiction)

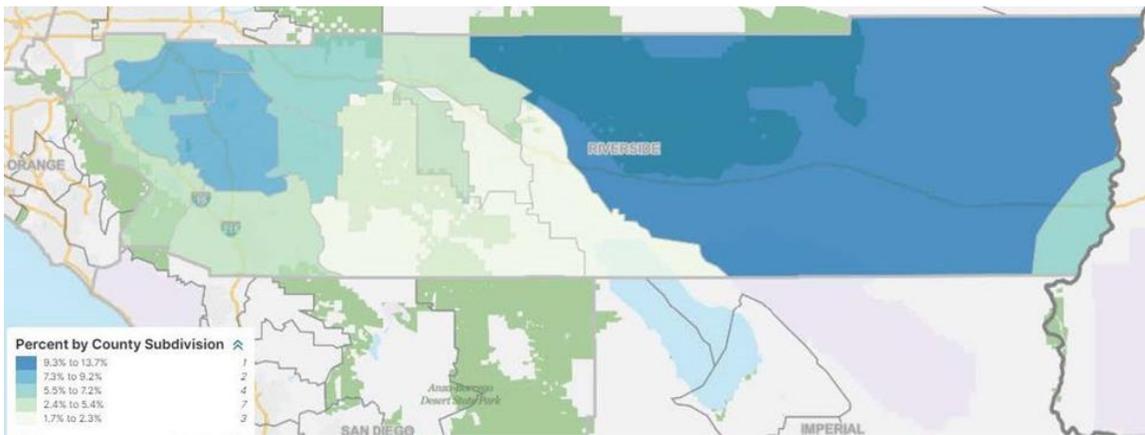
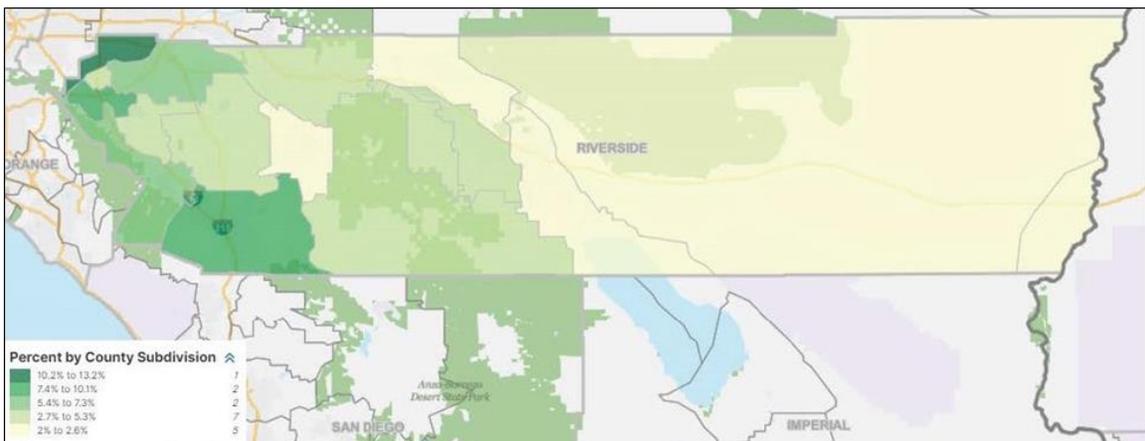


Figure 109: Asian (Non-Hispanic) Population (Jurisdiction)



Increased Diversity, Segregation, and Integration Impact

Increased diversity, segregation, and integration can impact housing in numerous ways:

1. Gentrification: Integration efforts may inadvertently lead to gentrification, where higher-income residents move into a diverse neighborhood, driving up property values and rents, making housing less affordable for existing residents.
2. Redlining: Segregation can perpetuate historic patterns of redlining, where certain neighborhoods, often populated by minority groups, are denied access to loans and mortgages, hindering their ability to afford housing and build wealth.
3. Zoning Policies: Zoning policies can reinforce segregation by limiting affordable housing options in certain areas, perpetuating disparities in access to quality housing and amenities.
4. Discriminatory Practices: Discriminatory practices in the housing market, such as landlords or real estate agents favoring certain demographics over others, can exacerbate segregation and limit access to fair housing opportunities.
5. Limited Resources: Increased diversity can strain resources for affordable housing programs, as there may be greater demand for subsidies and assistance from a more diverse population.

Addressing these challenges requires comprehensive policies that promote inclusive communities, combat discrimination, and provide equitable access to affordable housing for all residents, regardless of race, ethnicity, or socioeconomic status.

Limited English Proficiency and Foreign-Born Population

Riverside residents with Limited English Proficiency (LEP) have significantly increased in number both in real terms and as a proportion of the overall population, from 122,105 residents in 1990, or 10.43% of the total, to current estimates of 324,495, or 14.82% of total County residents.

This represents a 166% increase since 1990. Regionally, their proportionate share increased even more dramatically, from 9.73% of the population in 1990 to 15.17% by current estimates. In absolute terms, the numbers of limited English speakers regionally increased 155%. Figures 145-147 provide an overview of Limited English Proficiency (LEP) patterns in Riverside County, highlighting the concentration of LEP individuals across different jurisdictions and regions.

Figure 110: Limited English Proficiency (LEP)

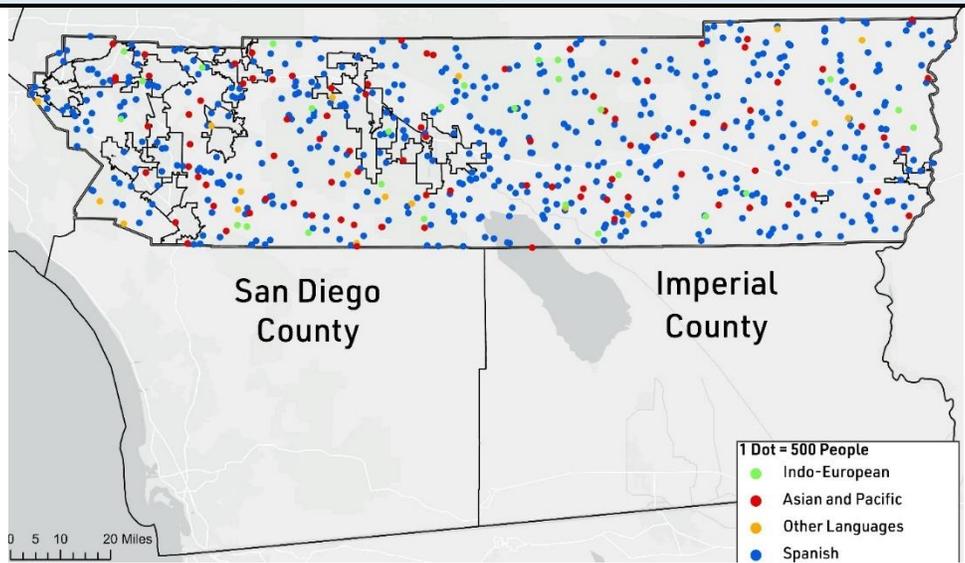


Figure 111: Residents with LEP-All Households (Jurisdiction)

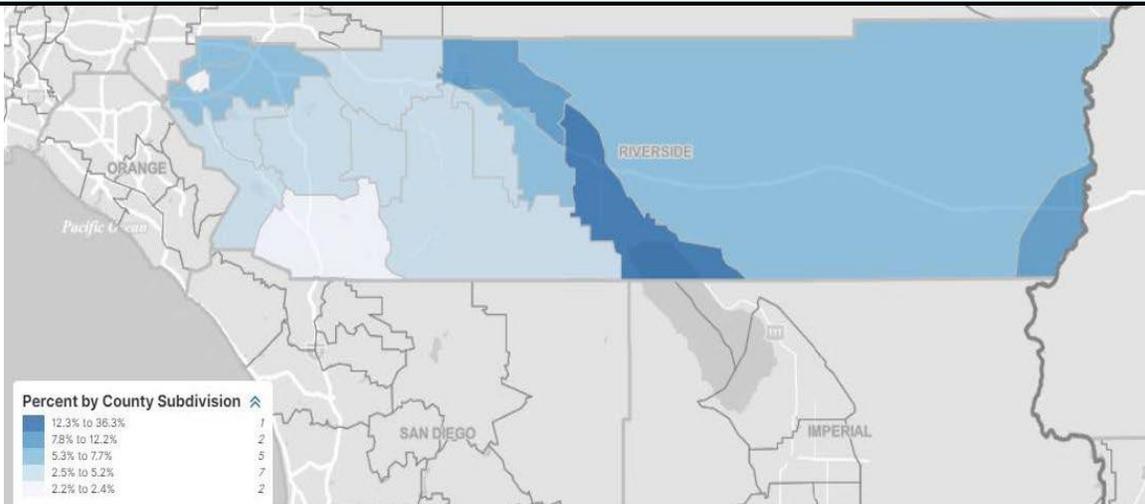
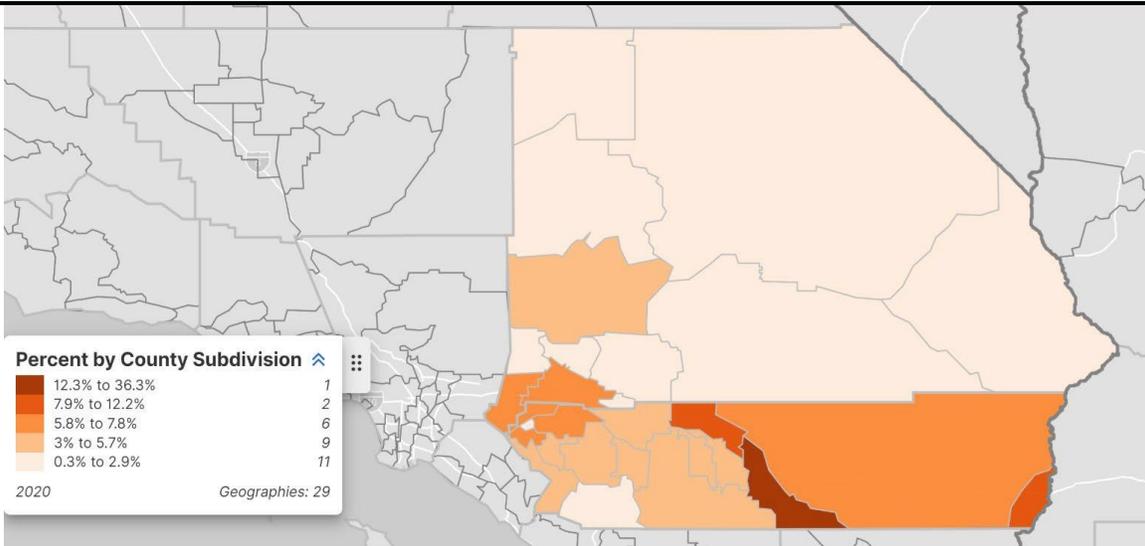


Figure 112: Residents with LEP-All Households (Region)



In terms of national origin, the largest foreign-born population within the jurisdiction and the region is from Mexico. After Mexico, the greatest numbers of foreign-born residents are from Other Central America, El Salvador, Other Southeastern Asia, Canada, and the Philippines. HUD has developed a Racially/ethnically concentrated areas of poverty (R/ECAPs) analysis.

For the Region, the total population in R/ECAPs is 209,235. At 63.30%, Hispanics forms the majority with White residents second at 17.17% of R/ECAPs. 12.02% are Black and 4.89% are Asian or Pacific Islander. This follows the same lead as the Jurisdiction.

There are also a total of 41,495 families in R/ECAPs of which families with children constitute 61.94%. The top countries of origin for the R/ECAP population include Mexico, Other Central America, El Salvador, and Other Southeastern Asia.

Limited English Proficiency and Foreign-Born Population Impact

As the county's demographics shift, with a sizable portion of its population being foreign-born or LEP speakers, several factors emerge:

1. **Language Barriers:** Limited proficiency in English among some residents can create communication barriers between landlords, real estate agents, and tenants. This can lead to misunderstandings regarding lease agreements, tenant rights, and property maintenance, impacting the overall quality of housing.
2. **Access to Housing Resources:** Foreign-born individuals and ESL speakers may face difficulties accessing housing resources and services due to language barriers. Understanding housing laws, rental procedures, and navigating paperwork can be challenging, hindering their ability to secure suitable housing options.
3. **Discrimination and Stereotyping:** Foreign-born populations and ESL speakers may encounter discrimination or stereotyping in the housing market. Landlords or property owners may have biases against certain ethnic or linguistic groups, leading to unequal treatment or limited housing options for these individuals.
4. **Limited Affordable Housing Options:** The demand for affordable housing in Riverside County is exacerbated by the growing foreign-born population and ESL speakers. Limited proficiency in English may also restrict job opportunities, impacting income levels and affordability of housing options for these communities.
5. **Community Integration:** Language barriers can also impede the integration of foreign-born populations into local communities. Lack of proficiency in English may hinder social interactions, access to community services, and participation in neighborhood activities, affecting the sense of belonging and community cohesion.

Racially/Ethnically Concentrated Areas of Poverty

The Department of Housing and Urban Development (HUD) has established a definition for Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in Riverside County. These areas are characterized by a non-White population of 50% or more and either a poverty rate exceeding 40% or three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower.

Understanding and identifying these areas is crucial, as location significantly impacts health, education, and economic opportunities. Residential segregation exacerbates racial inequality, although these areas may also offer unique opportunities, such as ethnic enclaves that foster cultural preservation and support networks for immigrants.

Riverside County R/ECAPs Regions	
Tracts bordering the Salton Sea	Meadowbrook
Southwest region of Desert Hot Springs	Communities southwest of Hemet
Sections of the City of Riverside	Sections of the City Moreno Valley

The unincorporated areas of Riverside County that fall under the R/ECAPs category have a combined population of approximately 35,047. Notably, these areas have the highest concentration of individuals who identify as Hispanic. For a visual representation, refer to Figures 148 and 149 below, which illustrate the groupings of R/ECAPs within the county and region.

Figure 113: R/ECAPs (Jurisdiction)

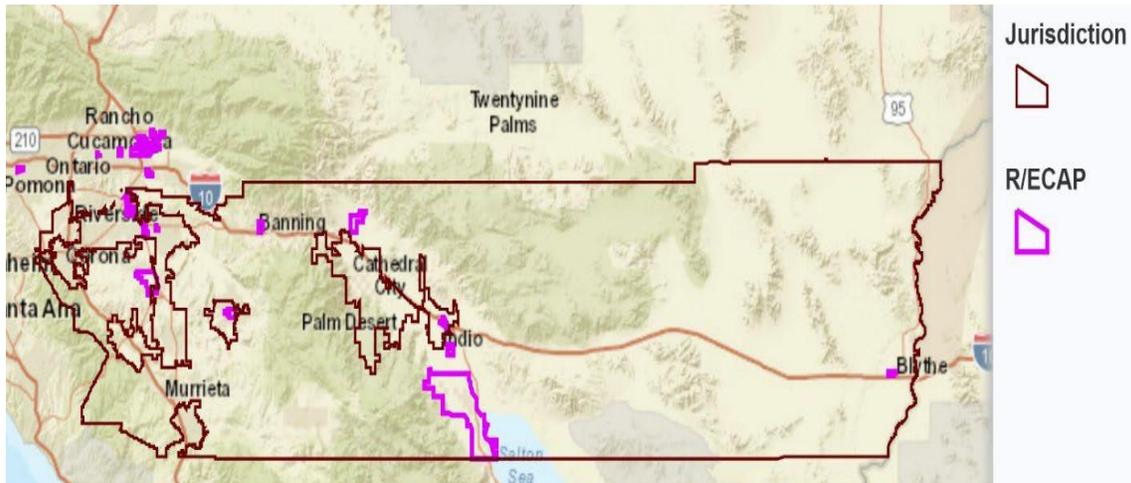
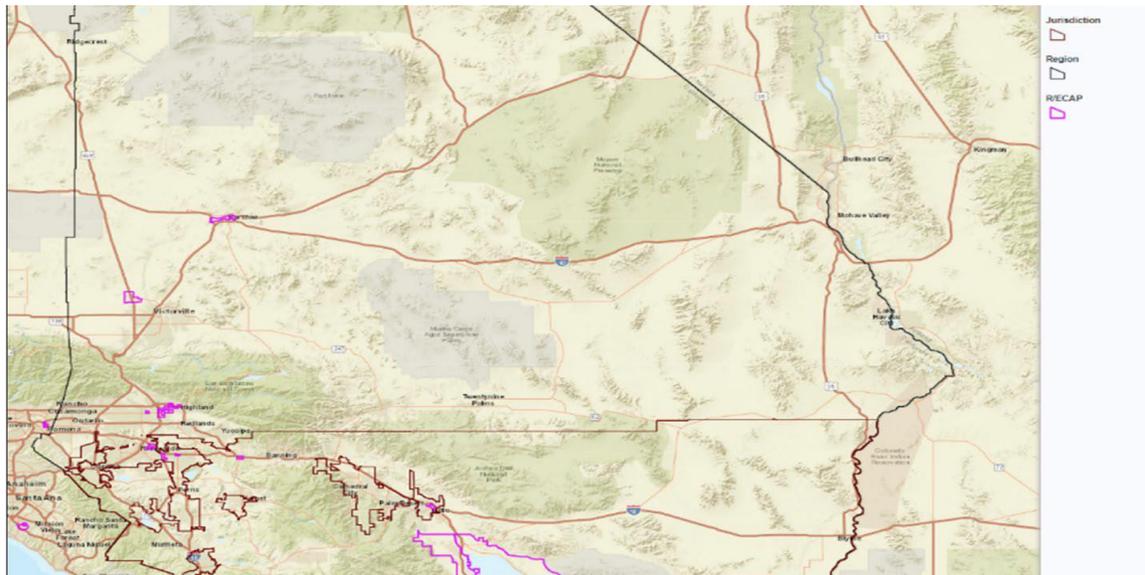


Figure 114: R/ECAPs (Region)



Racially/Ethnically Concentrated Areas of Poverty Impacts

There are several ways that racially and ethnically concentrated areas of poverty impact housing in Riverside County:

1. Limited Access to Affordable Housing Options: Residents in these areas may struggle to find affordable housing due to high demand, low supply, and discriminatory practices.
2. Higher Rates of Housing Instability: Residents may experience elevated rates of eviction, foreclosure, and homelessness due to economic hardship and housing market pressures.
3. Lower Property Values: Housing in these areas often has lower property values compared to more affluent neighborhoods, affecting homeowners' equity and investment potential.
4. Discriminatory Practices: Residents may face discrimination in housing, including rental and lending discrimination, which can limit their housing choices and perpetuate segregation.

5. **Neglected Infrastructure and Community Development:** These areas may suffer from inadequate infrastructure, such as deteriorating roads, lack of public transportation, and limited access to essential services, further exacerbating housing challenges.
6. **Limited Educational and Employment Opportunities:** Residents may have restricted access to quality education and job opportunities, impacting their ability to afford housing and improve their living conditions.
7. **Health Disparities:** Housing conditions in these areas can contribute to health disparities, including exposure to environmental hazards and limited access to healthcare services, affecting residents' overall well-being.

These factors collectively underscore the complex challenges faced by racially and ethnically concentrated areas of poverty in the County. Targeted interventions and policies are essential to address housing inequities and promote a more equitable living environment.

Racial Segregation

The dissimilarity index serves as a widely used metric for assessing segregation between two demographic groups. It depicts their proportional distributions across residential areas, which are defined by census tracts. This index represents the proportion of the minority group that would need to relocate to different neighborhoods to achieve full integration. Scores on the index span from 0 percent (indicating complete integration) to 100 percent (denoting total segregation). When the index exceeds 60, communities are considered highly similar and segregated.

It's essential to recognize that segregation is a multifaceted issue, challenging to generalize, and influenced by various factors. Individual preferences play a role in segregation, as some residents choose to live among peers of their own racial or ethnic backgrounds. For instance, recent immigrants often rely on nearby family, friends, and cultural institutions to aid their adaptation to a new country. Conversely, when white residents move away from increasingly diverse neighborhoods, those areas may become more segregated.

Comprehending the intricate factors that contribute to residential segregation is critical for effectively addressing housing issues these factors include:

1. **Housing Market Dynamics:** The interplay of supply, demand, and property values significantly influences where people live. Market forces can lead to concentration or dispersion of certain demographics in specific neighborhoods.
2. **Lending Disparities Among Ethnic Groups:** Unequal access to loans and mortgages can perpetuate segregation. Discriminatory lending practices or limited financial resources affect housing choices and opportunities.
3. **Housing Affordability:** The affordability of housing directly impacts residential patterns. High-cost areas may exclude certain groups, leading to concentration in more affordable neighborhoods.
4. **Discriminatory Practices:** Discrimination in housing, whether overt or subtle, affects housing decisions. Rental discrimination, redlining, and biased practices limit housing options for marginalized communities.
5. **Riverside County residents experience comparable or slightly higher access to opportunities compared to residents in the broader region.** The higher index scores across various domains highlight Riverside's favorable access to education, employment, and reduced poverty exposure. Importantly, these scores remain consistent across different protected groups, indicating that individuals from most racial and ethnic backgrounds enjoy a higher quality of life by various metrics than their counterparts in the larger statistical region.

The Racial/Ethnic Dissimilarity Index for Riverside County compares favorably to the region in terms of absolute values, indicating that Riverside County is more integrated than the overall region. However, examining overall trends reveals a different perspective. While the County witnessed a 13.12 percent decline in racial segregation within the Black community based on the 2010 census, current estimates indicate that Riverside County is trending toward more segregation, not less, within the Black community and across all demographic categories.

In fact, across the board, the County is moving in the direction of increased segregation, consistent with the regional trend. Regarding Non-Whites, the level of segregation from Whites, as measured by the Dissimilarity Index, has increased by 22.92 percent within the County since 1990. Although this increase is slightly less than the regional rise of 25.4 percent during the same period, the upward trend persists. Apart from the Black community, where segregation has ticked up recently but remains statistically declining, this pattern holds true for other ethnic and racial groups within the County and their counterparts in the broader region.

Specifically:

- Hispanics have become increasingly segregated by 24.12 percent within the County and 23.59 percent within the region.
- Asians and Pacific Islanders, while still experiencing increased segregation, fare better within the County, with their levels rising by 16.84 percent, compared to 29.85 percent within the region.

These trends underscore the complex dynamics of residential segregation and highlight the need for continued efforts to promote integration and equity. Table 51 and Figures 150–151 provide insights into segregation trends within the jurisdiction and region during the year 2010.

Table 50: Racial/Ethnic Dissimilarity Trends (Jurisdiction/Region)

	1990	2000	2010	2020
Riverside County (Jurisdiction)				
Non-White/White	32.92	38.90	38.95	41.29
Black/White	43.8	45.5	44	41.8
Hispanic/White	35.8	42.5	42.4	42.2
Asian or Pacific Islander/White	33.3	37	38.2	38
Riverside-San Bernardino-Ontario, CA (Region)				
Non-White/White	38.41	38.70	33.14	36.33
Black/White	55.54	44.17	35.34	40.13
Hispanic/White	40.15	41.99	37.78	39.48
Asian or Pacific Islander/White	32.23	26.27	39.67	44.76

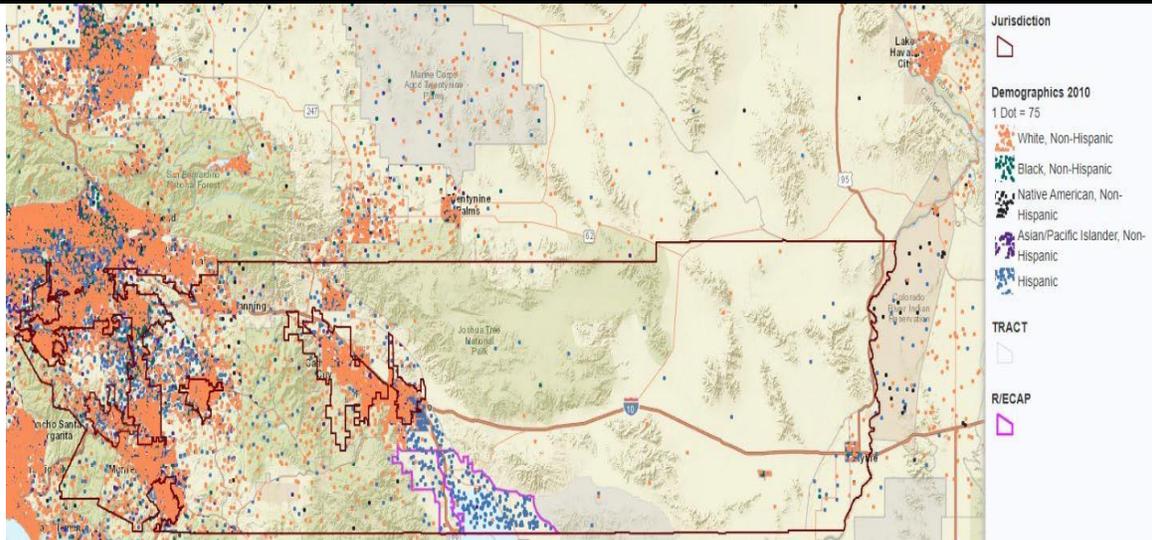
Data Source: 2020 HUD AFFH Online Mapping Tool

Segregation Trends in the Jurisdiction

Dissimilarity indices measure the spatial separation between racial and ethnic groups within residential areas. Higher indices indicate greater segregation and highlight the need for efforts to promote integration and reduce residential segregation across racial and ethnic lines.

- The Non-White/White dissimilarity has steadily increased over time, suggesting a persistent divergence.
- Black/White dissimilarity remains high, indicating ongoing segregation.
- Hispanic/White dissimilarity also shows disparities, although it has not increased significantly.
- Asian or Pacific/White dissimilarity has risen, indicating distinct residential patterns for these groups.

Figure 115: Race/Ethnicity Dot Density-2010 (Jurisdiction)

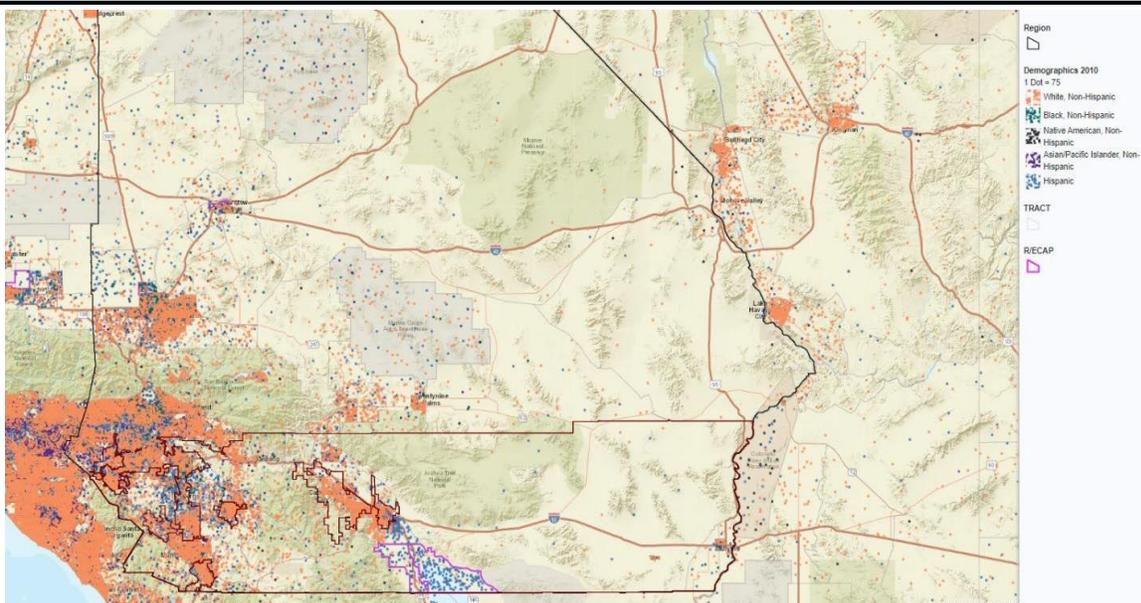


Segregation Trends in the Region

Efforts to create and provide equitable housing policies, education, and economic opportunities are crucial for addressing these disparities and fostering more inclusive communities. Higher indices throughout the region indicate greater segregation. Some observations made in the region:

- The Non-White/White dissimilarity declined from 1990 to 2010, suggesting improved integration.
- Black/White dissimilarity remains high, indicating persistent segregation, but is trending down in recent years.
- Hispanic/White dissimilarity shows fluctuations but remains relatively moderate.
- Asian or Pacific/White dissimilarity has increased significantly, highlighting distinct residential patterns for these groups.

Figure 116: Race Ethnicity Dot Density-2010 (Region)



Homelessness by Demographics

Homelessness poses a significant challenge for all demographics in Riverside County, including the white population. Several contributing factors include economic hardship, a shortage of affordable housing, mental health issues, and substance abuse.

Moreover, systemic inequalities and barriers to accessing resources exacerbate the problem across all communities, irrespective of race. Table 7 provides an overview of the homeless Point-in-Time (PIT) count for Riverside County, specifically focusing on demographics.

Racial and ethnic composition of the homeless population in Riverside County:

- **White Population:** The largest group among the homeless residents is the White population, accounting for 68.54%.
- **Hispanic/Latino Population:** Following closely, the Hispanic/Latino community represents a significant portion of the homeless population.
- **Black/African American Population:** The Black/African American community also contributes to the homeless population.
- **American Indian/Alaskan Native Population:** Lastly, the American Indian/Alaskan Native group is part of the homeless demographic.

Table 52 is a snapshot underscores the diversity of individuals experiencing homelessness in Riverside County and highlights the need for targeted support and resources.

Table 51: Homeless PIT Count for Riverside County by Demographics

	Number	Percent
Gender		
Male	1,722	70.54%
Female	701	28.72%
Transgender	4	0.16%
Gender Non-conforming	14	0.57%
Race/Ethnicity		
Hispanic/Latino	907	37.16%
Black/African American	380	15.57%
White	1,673	68.54%
American Indian/Alaskan Native	70	2.87%
Asian	32	1.31%
Native Hawaiian/Pacific Islander	48	1.97%
Multi-Racial/Other	238	9.75%
Age		
Under 18	13	0.53%
18-24	172	7.05%
25-54	1,669	68.37%
55-61	445	18.23%
62+	142	5.82%
Data Sources: 2023 Point-in-Time Count		

Racial Segregation Impacts

The impact of racial segregation in Riverside County has been multifaceted and far-reaching. The following factors contribute to racial segregation within the County and in-turn further segregation:

1. **Limited Access to Quality Housing:** Racial segregation can result in certain communities having limited access to quality housing options, leading to disparities in living conditions and housing amenities.
2. **Economic Disparities:** Segregation can perpetuate economic disparities, as racially segregated neighborhoods may have different levels of property values, rents, and investment, affecting the ability of residents to build wealth through homeownership.
3. **Educational Opportunities:** Segregated housing can impact access to quality education, as neighborhoods with higher concentrations of minority populations may have underfunded schools and fewer educational resources compared to predominantly white areas.
4. **Healthcare Disparities:** Residents of racially segregated neighborhoods may face disparities in healthcare access and outcomes, including limited access to healthcare facilities, higher rates of chronic illnesses, and poorer health outcomes.
5. **Limited Access to Resources:** Segregation can result in unequal access to resources such as grocery stores, parks, public transportation, and employment opportunities, further perpetuating economic and social inequalities.
6. **Policing and Criminal Justice:** Segregated neighborhoods may experience over-policing and disparities in the criminal justice system, leading to higher rates of incarceration and contributing to cycles of poverty and social exclusion.
7. **Social Isolation and Discrimination:** Segregation can contribute to social isolation and discrimination, as residents of segregated neighborhoods may face stigma and barriers to social and economic integration with other communities.
8. **Housing Discrimination:** Segregation can perpetuate housing discrimination practices, including redlining and discriminatory lending, which limit housing options and opportunities for minority populations.

The effects of racial segregation can have long-term impacts on individuals and communities, affecting economic mobility, health outcomes, and overall quality of life for generations.

Racial Integration Impacts

Historically, like many areas in the United States, Riverside County faced segregation due to practices such as redlining and restrictive covenants, which limited where people of different races could live. As efforts toward racial integration gained momentum, several notable impacts on housing emerged in Riverside County:

1. **Residential Patterns:** Integration led to changes in residential patterns, making neighborhoods more diverse. This shift created increased opportunities for people of different races to live in areas that were previously segregated.
2. **Housing Market Dynamics:** Integration influenced housing market dynamics. Areas once considered undesirable experienced heightened demand as racial barriers dissolved. Conversely, some previously exclusive neighborhoods encountered resistance or tension as they diversified.
3. **Policy Changes:** Integration efforts coincided with changes in housing policies and regulations aimed at combating discrimination. Fair housing laws and enforcement mechanisms were implemented to ensure equal access to housing opportunities for all residents.
4. **Community Dynamics:** Integration also impacted community dynamics. It fostered greater social cohesion in some areas but could also lead to tensions or conflicts as different racial and ethnic groups shared spaces and resources.

5. **Economic Impacts:** Integration affected housing economically. Property values and investment patterns shifted in response to changing demographics. More integrated areas often saw increased property values due to higher demand, while others experienced disinvestment as demographics changed.

The journey toward racial integration in Riverside County has been intricate and ongoing, influenced by historical legacies, policy interventions, economic factors, and community dynamics. While significant progress has been made in dismantling racial barriers within housing, several challenges persistently shape the housing landscape:

1. **Housing Affordability:** Ensuring affordable housing remains accessible to all residents is an ongoing challenge. High housing costs can disproportionately affect marginalized communities.
2. **Gentrification:** As neighborhoods evolve, gentrification can lead to displacement of long-standing residents. Balancing revitalization with community preservation is crucial.
3. **Persistent Disparities:** Despite strides in integration, disparities related to race, ethnicity, and socioeconomic status persist. Equitable access to housing opportunities remains a priority.

In this dynamic context, Riverside County continues to navigate complexities, seeking solutions that promote inclusivity, fairness, and thriving communities.

Disparities in Access to Opportunity

The U.S. Department of Housing and Urban Development (HUD) has developed several indices to assess segregation and disparities in access to opportunity within communities. These indices include:

- Low Poverty Index
- School Proficiency Index
- Jobs Proximity Index
- Labor Market Engagement Index
- Low Transportation Cost Index
- Transit Trips Index
- Environmental Health Index

Analyzing these indices, we find that residents of Riverside County have relatively good access to opportunities, especially in education and employment. Their scores are comparable to or slightly higher than those of residents in the broader statistical region. Additionally, these positive outcomes are consistent across various racial and ethnic groups.

Regional Opportunity Index (ROI)

The UC Davis Center for Regional Change and Rabobank partnered to develop the Regional Opportunity Index (ROI) intended to help communities understand local social and economic opportunities. The goal of the ROI is to help target resources and policies toward people and places with the greatest need to foster thriving communities. The ROI incorporates both “people” and “place components, integrating economic, infrastructure, environmental, and social indicators into a comprehensive assessment of the factors driving opportunity.”

“People” is a relative measure of people's assets in education, the economy, housing, mobility/transportation, health/environment, and civic life as follows:

- **Education Opportunity:** Assesses people’s relative success in gaining educational assets, in the form of a higher education, elementary school achievement, and regular elementary school attendance.
- **Economic Opportunity:** Measures the relative economic well-being of the people in a community, in the form of employment and income level.

- Housing Opportunity: Measures the relative residential stability of a community, in the form of homeownership and housing costs.
- Mobility/Transportation Opportunity: Contains indicators that assess a community's relative opportunities for overcoming rural isolation.
- Health/Environment Opportunity: Measures the relative health outcomes of the people within a community, in the form of infant and teen health and general health.
- Civic Life Opportunity: A relative social and political engagement of an area, in the form of households that speak English and voter turnout.

“Place” is a relative measure of an area's assets in education, the economy, housing, mobility/transportation, health/environment, and civic life.

- Education Opportunity: Assesses a census tract's relative ability to provide educational opportunity, in the form of high-quality schools that meet the basic educational and social needs of the population.
- Economic Opportunity: Measures the relative economic climate of a community, in the form of access to employment and business climate.
- Housing Opportunity: Measures relative availability of housing in a community, in the form of housing sufficiency and housing affordability.
- Health/Environment Opportunity: A relative measure of how well communities meet the health needs of their constituents, in the form of access to health care and other health-related environments.
- Civic Life Opportunity: Measures the relative social and political stability of an area, in the form of neighborhood stability (living in same residence for one year) and US citizenship.

Depending on Census tract Riverside County has a mix of low and moderate resources Figure 16-17 shows that while most people in Riverside have moderate opportunity based on employment, economics, education, housing and civic life, there are census tracts which show low opportunity.

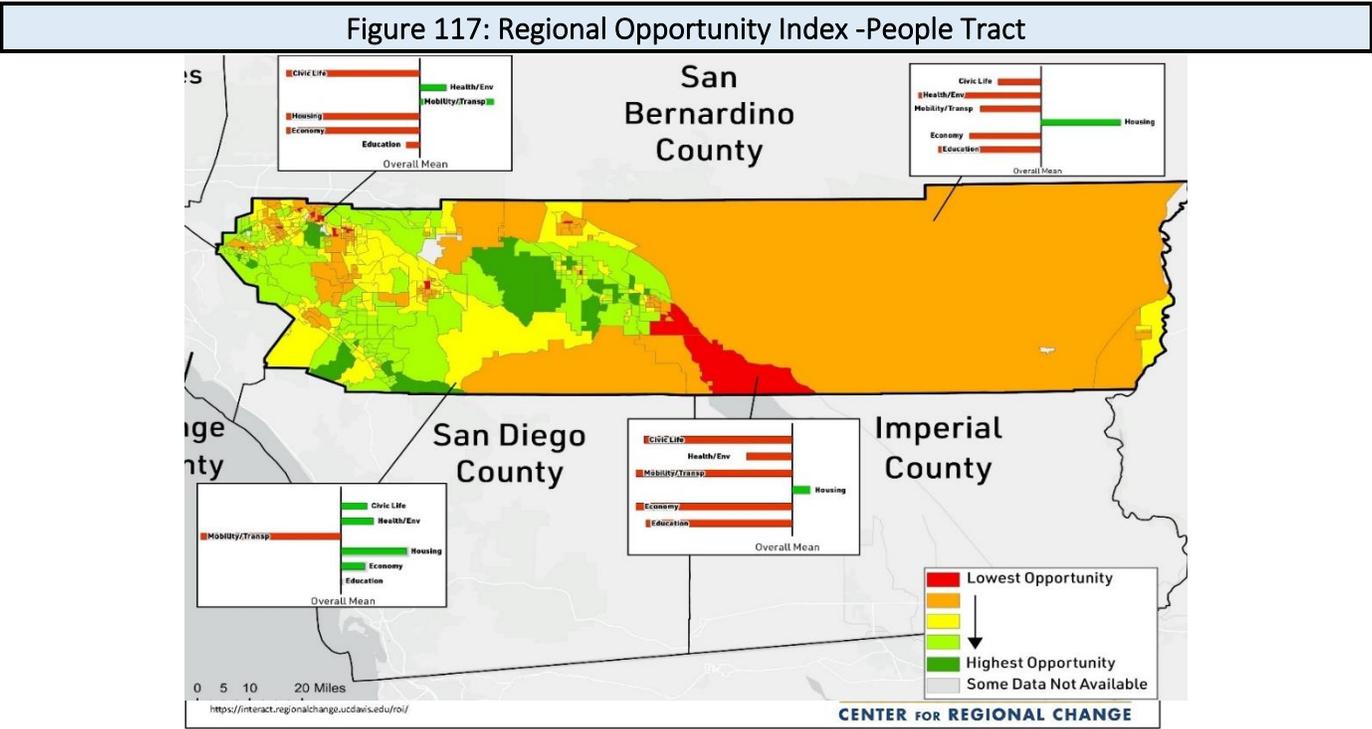
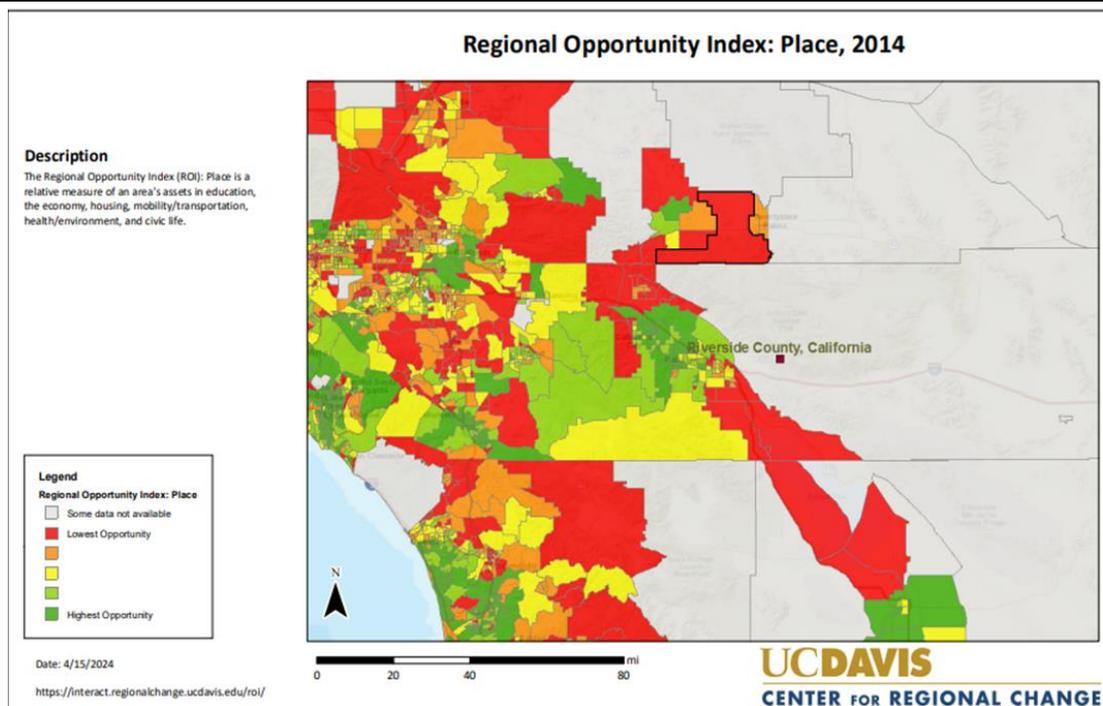


Figure 119: Regional Opportunity Index: Place, 2014



California Tax Credit Allocation Committee (TCAC) Opportunity Area Map

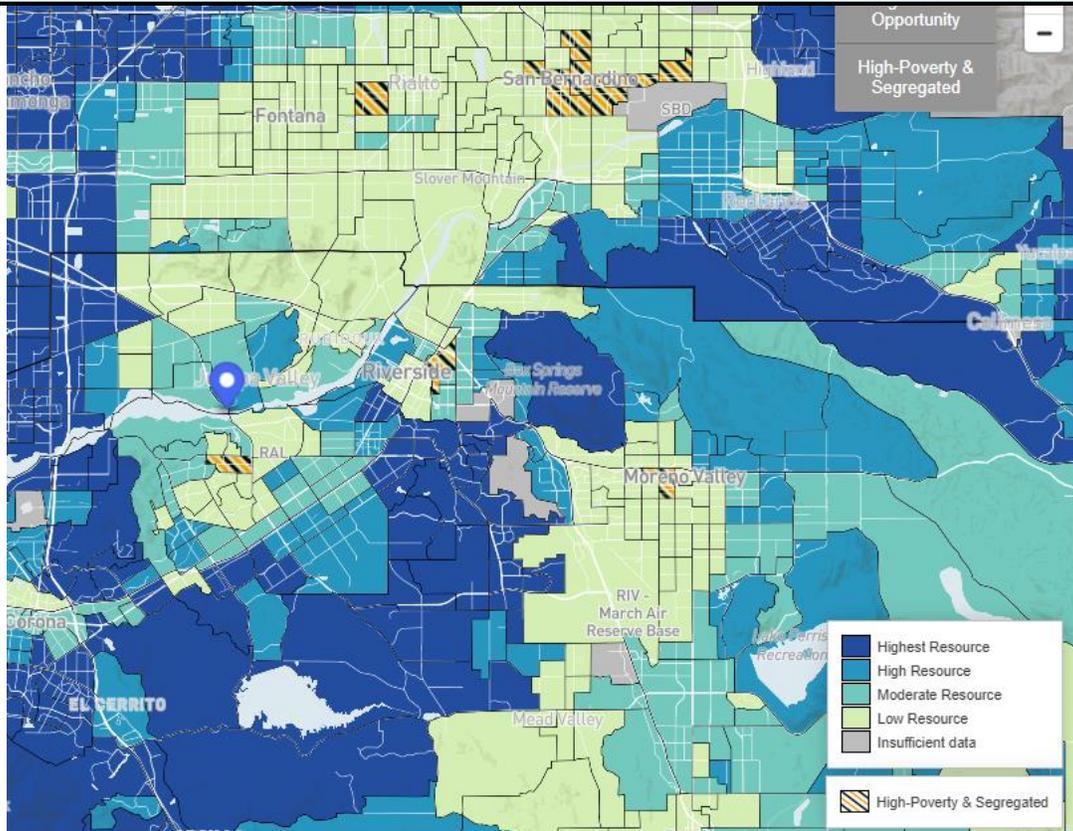
HCD together with the California Tax Credit Allocation Committee established the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD). The Task force developed the TCAC/HCD opportunity Area Maps to understand how public and private resources are spatially distributed.

The Task force defines opportunities as pathways to better lives, including health, education, and employment. Overall, opportunity maps are intended to display which areas, according to research, offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health.

According to the Task Force's methodology, the tool allocates the 20 percent of the tracts in each region with the highest relative index scores to the "Highest Resource" designation and the next 20 percent to the "High Resource" designation. Each region then ends up with 40 percent of its total tracts as "Highest" or "High" resource. These two categories are intended to help State decision-makers identify tracts within each region that the research suggests low-income families are most likely to thrive, and where they typically do not have the option to live—but might, if given the choice.

Figure 155 below geographically displays data results for Riverside County Overall, the County is considered low to moderate resource.

Figure 120: Geographically Display Result - Low to Moderate Resource Riverside County



The California Tax Credit Allocation Committee plays a crucial role in shaping affordable housing policies in Riverside County. By allocating tax credits to developers, the committee influences the construction and maintenance of affordable housing units within the county. This allocation directly impacts the availability of fair housing options, ensuring that low-income residents have access to safe and affordable housing opportunities.

Through its decisions and policies, the committee helps promote fair housing practices, addressing issues of affordability and accessibility in Riverside County and fostering a more inclusive community for its residents.

Access to Opportunities

Riverside County, California, a region renowned for its sprawling landscapes and diverse communities, harbors within its boundary’s significant disparities in access to opportunity. From education and healthcare to employment and housing, these inequalities have persisted, shaping the trajectories of individuals and communities.

To facilitate the Access to Opportunity analysis, HUD¹ provided a table on July 10, 2020² that measures access to opportunity by each index. The index allows comparison of opportunity indicators by race and ethnicity, for households below and above the poverty line, among jurisdictions, and to the region. following opportunity indicator indices are as follows:

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/affh

² <https://egis.hud.gov/affht/>

- **Low Poverty Index:** The low poverty index captures poverty in each neighborhood. The poverty rate is determined at the census tract level. The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the score, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a three-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a three-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.

Table 52 displays the opportunity indices by race and ethnicity for persons in Riverside County. According to the data, there is low poverty among the population. Additionally, the access to quality education system is moderate among all racial/ethnic groups (each group has an opportunity index score above 45 but not surpassing 65).

The data shows the following:

- The County offers low labor and economic opportunity as well as low access to transportation.
- Transportation is moderately considered affordable among all race and ethnic groups in the County.

Table 52: Opportunity Indices by Race and Ethnicity for Persons in Riverside

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Jurisdiction							
Total Population							
White	55.42	50.59	32.21	42.95	36.27	35.59	51.35
Black	53.05	48.56	28.83	43.34	35.68	36.13	45.38
Hispanic	38.72	37.59	23.26	46.71	39.19	31.93	50.77
Asian or Pacific Islander	66.75	61.81	42.07	48.13	31.22	37.62	39.79
Native American	41.33	36.49	22.15	40.93	37.76	32.05	59.71
Below Federal Poverty Line							

White	43.49	39.50	24.61	43.08	39.64	32.15	55.33
Black	32.37	33.01	20.20	41.20	39.83	26.04	54.93
Hispanic	24.54	28.02	15.14	49.53	42.62	29.52	53.26
Asian or Pacific Islander	54.59	51.62	32.00	44.78	35.62	41.21	45.47
Native American	34.71	30.52	17.33	39.34	41.01	40.69	56.10
Region							
Total Population							
White	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Below Federal Poverty Line							
White	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American	29.25	30.43	19.72	50.03	46.34	44.62	44.78
<i>Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)</i>							

Education Disparities

One of the most critical areas affected by disparities in Riverside County is education. The quality of education varies greatly between affluent areas and those with lower socioeconomic statuses. Schools in wealthier neighborhoods often have better resources, smaller class sizes, and more experienced teachers, providing students with a competitive advantage.

Conversely, schools in underserved communities face challenges such as underfunding, overcrowded classrooms, and limited access to extracurricular activities, hindering academic achievement and long-term success. In a statewide ranking of 2016 California Assessment of Student Performance and Progress (CAASP) test scores listed on School-Ratings.com, which includes public and charter schools (private schools are not required to participate), of 16 ranked schools in the unincorporated areas of Riverside County, only one ranked in the 80th percentile or higher.

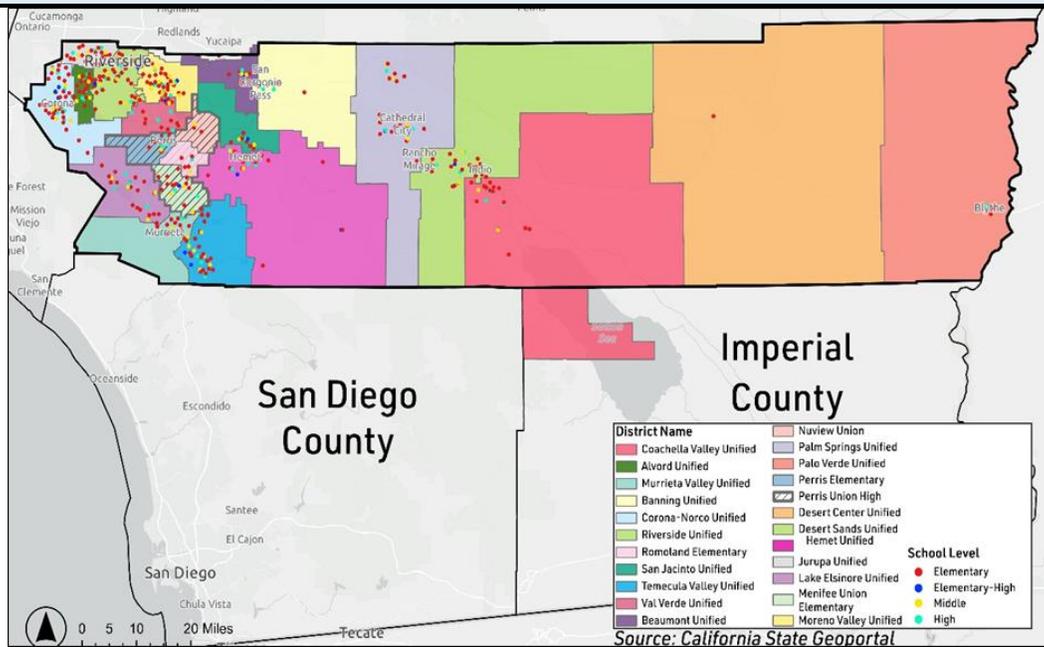
A concise overview of some of the school districts in **Riverside County, California**:

- 1. Alvord Unified School District:**
 - a. Location: Riverside, California
 - b. Serves: Western portion of the City of Riverside, eastern portion of the City of Corona, and segments of unincorporated parts of Riverside County.
- 2. Banning Unified School District:**
 - a. Location: Central part of Riverside County, California
 - b. Services: City of Banning and the unincorporated area of Cabazon.
- 3. Beaumont Unified School District:**
 - a. Location: Central part of Riverside County, California
 - b. Services: City of Beaumont and the unincorporated area of Cherry Valley.
- 4. Coachella Valley Unified School District:**
 - a. Location: Main offices in Thermal, California
 - b. Provides education services in the Coachella Valley region.
- 5. Corona-Norco Unified School District:**

- a. Location: Riverside County, California
- b. Serves: Cities of Corona, Norco, and Eastvale.
- 6. Desert Center Unified School District:**
 - a. Location: Riverside County, California
- 7. Desert Sands Unified School District:**
 - a. Location: La Quinta, California
 - b. Key Areas Served: La Quinta and surrounding regions.
- 8. Hemet Unified School District:**
 - a. Location: Hemet, California
 - b. Coverage: Hemet, East Hemet, Valle Vista, Anza, Winchester, and Idyllwild.
- 9. Jurupa Unified School District:**
 - a. Location: Riverside County, California
 - b. Grade Levels: K-12
- 10. Lake Elsinore Unified School District:**
 - a. Location: Lake Elsinore, California, USA
- 11. Other Notable School Districts:**
 - Menifee Union School District
 - Moreno Valley Unified School District
 - Murrieta Valley Unified School District
 - Nuvview Union School District
 - Palm Springs Unified School District
 - Palo Verde Unified School District
 - Perris Elementary School District
 - Perris Union High School District
 - Riverside Unified School District
 - Romoland School District
 - San Jacinto Unified School District
 - Temecula Valley Unified School District
 - Val Verde Unified School District

Each of these districts contributes uniquely to education and community development in Riverside County. Figure 18 gives a snapshot of the different school districts in Riverside county and their locations.

Figure 121: School Districts in Riverside County



Education disparities in Riverside County, California, have a profound impact on fair housing. Areas with lower-quality education often coincide with neighborhoods facing socioeconomic challenges, leading to a cycle of inequality. When education is lacking, employment opportunities diminish, perpetuating housing instability and segregation.

Additionally, unequal access to quality education exacerbates disparities in wealth accumulation, making it harder for marginalized communities to afford housing in areas with better schools and resources. Addressing education disparities is crucial for fostering fair housing practices and creating more equitable opportunities for all residents in Riverside County.

Healthcare Disparities

Access to quality healthcare is another area marked by disparities in Riverside County. While some residents have easy access to hospitals, clinics, and preventative care services, others, particularly those in rural or low-income areas, face barriers to healthcare access.

Limited transportation options, lack of health insurance, and shortages of healthcare providers exacerbate these disparities, resulting in unequal health outcomes across different demographic groups.

Health Care Impact to Riverside County

The increase in school segregation from 1991 to 2000 was associated with higher racial disparities in various health outcomes, including:

- Life expectancy
- Early mortality (prior to age 65)
- Infant mortality
- Firearm homicide
- Total homicide
- Teenage pregnancy rates during the period from 2000 to 2020.

Reducing Disparities: The study suggests that reducing school segregation, even in the context of high residential segregation, could have a long-term impact on mitigating racial health disparities.

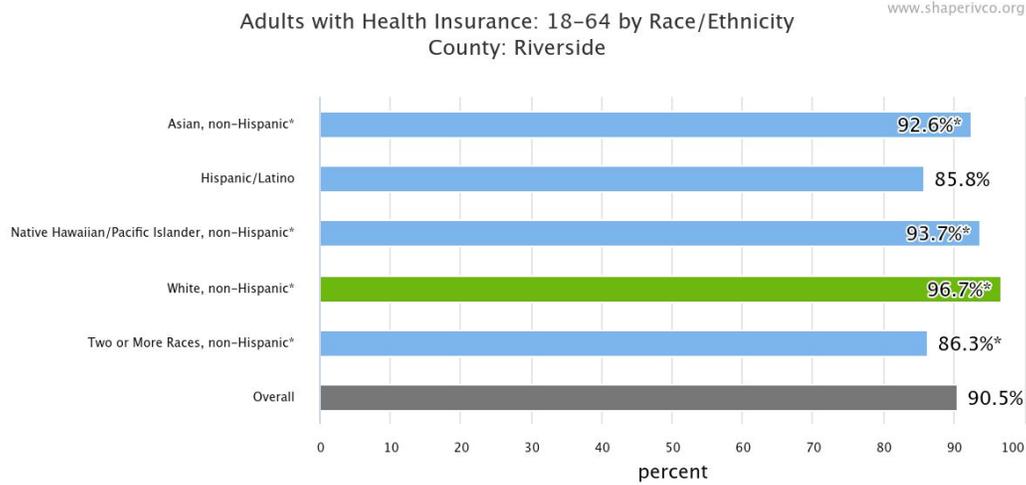
Access to Healthcare

Access to healthcare is crucial because it ensures that individuals can maintain their physical and mental well-being. In Riverside County, California, where the environment can impact health, such as air quality issues affecting respiratory health, access to healthcare becomes even more critical.

Additionally, factors like housing stability directly influence health outcomes; individuals without stable housing may face increased risks of illness due to exposure to elements and lack of access to proper sanitation. Thus, ensuring access to healthcare services can help mitigate the health risks associated with housing instability in Riverside County and improve overall community health.

Figure 157 below gives a snapshot of Riverside County residents with access to healthcare.

Figure 122: Adults with Health Insurance 18-64 by Race/Ethnicity County of Riverside



■ Significantly better than the overall value
■ No significant difference with the overall value

Source: California Health Interview Survey (2020-2022)
 *Value may be statistically unstable and should be interpreted with caution.

Environmental Health

The Environmental Health Index provides a summary of potential exposure to harmful toxins at a neighborhood level. It relies on EPA estimates related to air quality, including carcinogenic, respiratory, and neurological toxins. Higher index values indicate less exposure to harmful substances.

In the region, the Environmental Health Index for the total population varies across different racial and ethnic groups:

- Native American Group: The highest index value is 49.90.
- White Population: Followed closely with an index of 48.02.
- Black Population: Has a lower index of 38.89.

- Hispanic Population: Records an index of 37.84.
- Asian or Pacific Islander Population: Shows an index of 35.12.

For those below the federal poverty line in the region:

- White Group: The highest Environmental Health Index is 51.53.
- Black Population: Follows with an index of 42.21.
- Hispanic Population: Records an index of 39.29.
- Asian or Pacific Islander Population: Shows a lower index of 34.87.
- Native American Group: Has an index of 44.78.

These indices reflect the varying levels of environmental health risks faced by different communities within Riverside County. Figure 153- 154 gives a snapshot of the environmental health demographics in Riverside

Figure 123: Environmental Health and Race/Ethnicity (Jurisdiction)

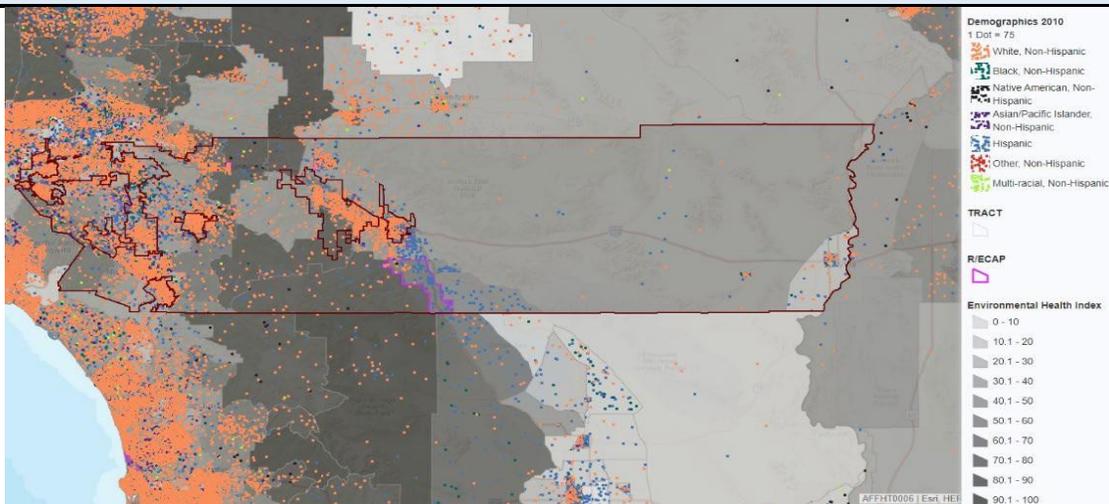
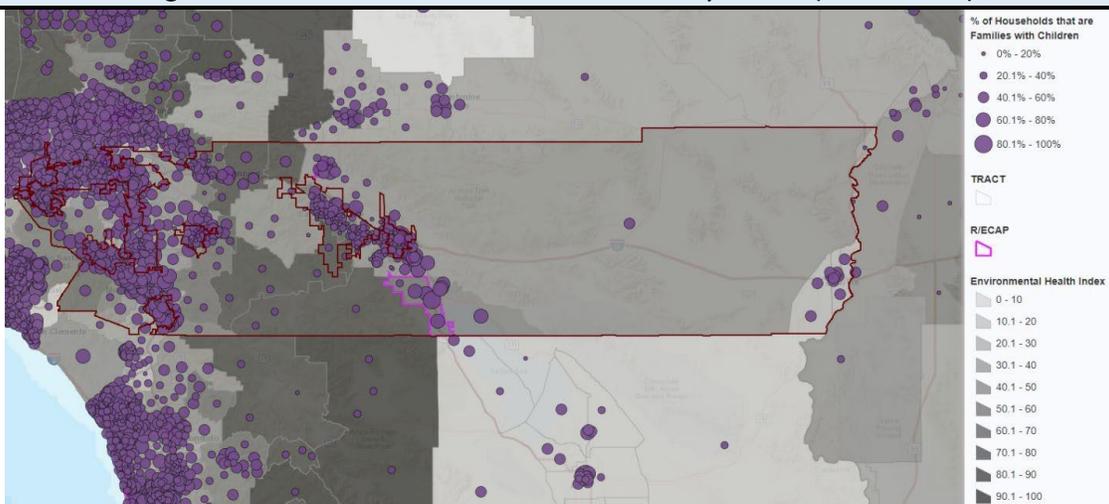


Figure 124: Environmental Health and Family Status (Jurisdiction)



Employment Disparities

Economic factors play a crucial role in shaping housing demand and affordability. Key factors to consider:

- **Unemployment Rates:** Monitoring unemployment rates is essential for understanding the economic health of a region. High unemployment rates can lead to housing instability, as individuals struggle to afford housing costs when they are out of work.
- **Workforce by Industry:** The composition of the local workforce across different industries impacts housing needs. For example:
 - **Service Sector:** Service-oriented industries (such as retail, hospitality, and healthcare) often have lower wages. Workers in these sectors may face challenges in accessing affordable housing.
 - **Technology and Innovation:** If Riverside County has a growing tech or innovation sector, it may attract higher-income professionals. This can drive demand for upscale housing.
 - **Manufacturing and Construction:** These industries provide jobs related to housing development and infrastructure. A robust construction sector can contribute to housing supply.
 - **Agriculture:** Riverside County’s agricultural sector may employ seasonal or migrant workers, affecting housing demand and affordability.
- **Income Distribution:** Understanding income distribution is crucial. High-income earners may seek upscale housing, while low-income households require affordable options.
- **Cost of Living:** The overall cost of living affects housing affordability. Factors like transportation costs, healthcare expenses, and utility bills impact residents’ ability to pay for housing.
- **Population Growth and Migration:** Population growth, both from natural increase and migration, influences housing demand. New residents require housing, and migration patterns affect neighborhood dynamics.
- **Housing Supply and Demand Balance:** Analyzing the balance between housing supply and demand is critical. A shortage of housing can lead to rising prices and affordability challenges.

Economic trends are dynamic, and policymakers must adapt housing strategies accordingly. By addressing economic factors, Riverside County can better meet the diverse housing needs of its residents.

Economic Characteristics and Housing. Local economic factors significantly influence housing needs, even if they are not directly related to fair housing policies. These characteristics include unemployment rates and the composition of the workforce by industry.

Key Employers in Riverside County. The largest employer in Riverside County is the County of Riverside itself, a public employer in the Government Offices industry, employing 24,290 people. March Air Forces Reserve, a public employer in the Military industry, employs 9,600 people. Among private employers, Kaiser Permanente, a company in the Healthcare industry, employs 5,846 people.

Dominant Industries. The industries employing the most people in Riverside County are:

- Government Offices
- Education
- Healthcare

Together, these three industries employ 73.72% of the total employees among the listed employers. Understanding the employment landscape provides valuable insights for local housing needs. Policymakers, businesses, and residents can use this data to strategize and plan initiatives that address housing challenges and foster economic development.

Table 53: Workforce by Industry in Riverside County

Industry	#	%	Median Earnings
Agriculture, forestry, fishing and hunting, and mining	13,820	1.30%	\$27,779

Construction	101,452	9.50%	\$50,953
Manufacturing	87,949	8.20%	\$51,031
Wholesale trade	29,122	2.70%	\$51,531
Retail trade	132,380	12.30%	\$31,268
Transportation and warehousing, and utilities	80,469	7.50%	\$42,945
Information	16,570	1.50%	\$59,910
Finance and insurance, and real estate and rental and leasing	53,207	5%	\$57,865
Professional, scientific, management, administrative and waste services	109,795	10.20%	\$43,496
Educational services, and health care and social assistance	222,758	20.80%	\$48,815
Arts, entertainment, and recreation, and accommodation and food services	117,720	11%	\$24,103
Other services, except public administration	52,551	4.90%	\$31,030
Public administration	55,549	5.20%	\$77,153

Source: US Census/ACS

Employment opportunities in Riverside County exhibit significant variation, impacting different communities. Factors such as education level, race, and socioeconomic status significantly influence access to employment. Unfortunately, discrimination, both explicit and implicit, further exacerbates these disparities, particularly affecting marginalized groups such as people of color, immigrants, and individuals with disabilities.

Below is a breakdown of unemployment rates across various demographic groups in Riverside County:

- White Individuals: Unemployment Rate: 2.9% (lower than the average).
- Black or African American Individuals: Unemployment Rate: 5.4% (higher than the average).
- American Indian and Alaska Native Individuals: Unemployment Rate: 4.4% (above the average).
- Asian Individuals: Unemployment Rate: 3.0% (slightly below the average).
- Filipino Individuals: Unemployment Rate: 3.2% (slightly below the average).
- Some Other Race: Unemployment Rate: 3.6% (above the average).
- Individuals Identifying with Two or More Races: Unemployment Rate: 2.9% (equal to the average).

Ethnic Groups:

- Central American Individuals: Unemployment Rate: 2.3% (lower than the average).
- Mexican Individuals: Unemployment Rate: 3.7% (higher than the average).
- Hispanic Individuals: Unemployment Rate: 3.5% (also above the average).

These disparities highlight the need for targeted efforts to address employment equity and create opportunities for all residents.

Job Proximity and Race/Ethnicity:

Figure 155-156 gives a snapshot of the Jobs Proximity Index for Riverside County which measures the physical distances between place of residence and jobs by race or ethnicity. The higher the value, the better the access to employment opportunities for residents in a neighborhood.

Figure 125: Job Proximity and Race/Ethnicity (Jurisdiction)

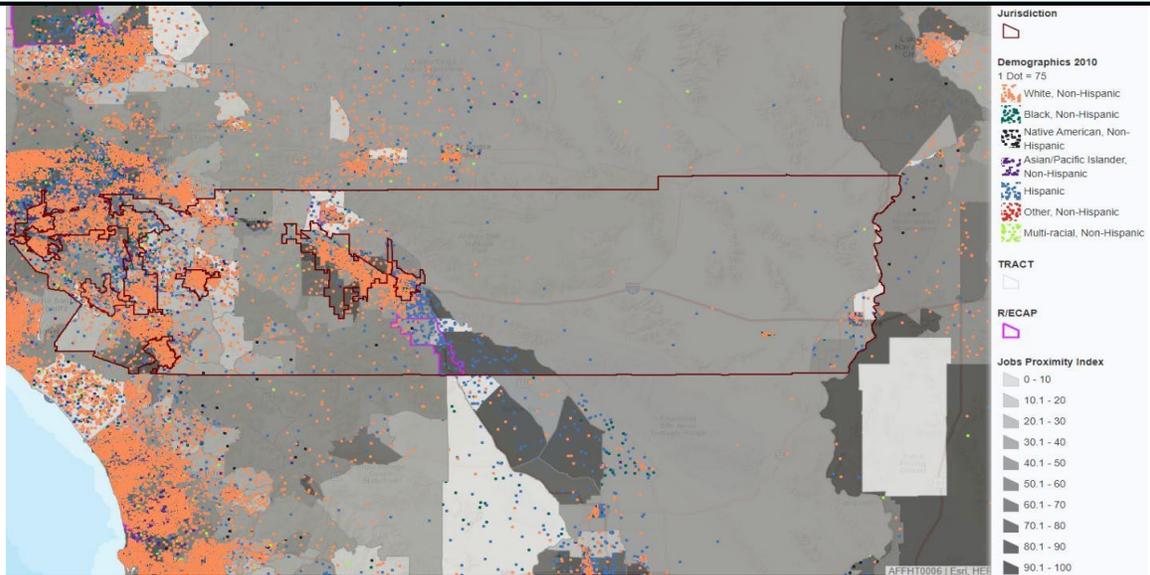
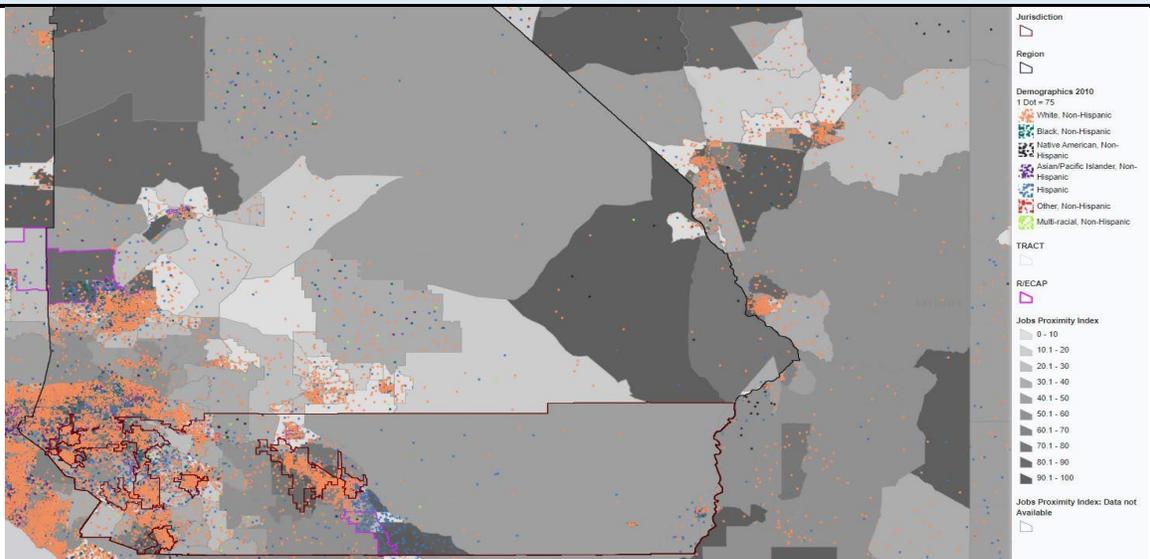


Figure 126: Job Proximity and Race/Ethnicity (Region)



Housing Disparities

Housing affordability and quality represent a critical dimension of inequality in Riverside County. The escalating costs of housing in certain areas have resulted in displacement and homelessness for many residents, particularly those with low incomes. Additionally, discriminatory practices such as redlining and housing segregation have historically restricted housing options for minority populations, perpetuating cycles of poverty and segregation. The demographic overview of occupied housing units in the jurisdiction: There are 736,413 occupied housing units in Riverside County, 67.5 percent are owner-occupied and 32.5 percent are renter-occupied.

Occupants by Race/Ethnicity

White Individuals. Occupy 62.0% of housing units.

- Owner-Occupied: 65.6%
- Renter-Occupied: 55.6%

Black or African American Individuals. Occupy 7.7% of housing units.

- Renter-Occupied: 12.2%
- Owner-Occupied: 5.2%

Individuals of Hispanic or Latino Origin. Occupy 41.2% of housing units.

- Renter-Occupied: 46.9%
- Owner-Occupied: 38.0%

These housing dynamics underscore the need for equitable housing policies and efforts to address disparities in Riverside County. Table 54 gives a snapshot of the demographics for occupied housing units by region and jurisdiction.

Table 54: Demographics for Occupied Housing Units (Jurisdiction/Region)

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Race/Ethnicity						
White	464,818	63.1%	329,463	66.3%	135,355	56.6%
Black or African American	47,620	6.5%	24,565	4.9%	23,055	9.6%
American Indian and Alaska Native	5,552	0.8%	3,477	0.7%	2,075	0.9%
Asian	44,300	6.0%	33,206	6.7%	11,094	4.6%
Native Hawaiian/Pacific Islander	1,809	0.2%	1,020	0.2%	789	0.3%
Some other race	132,601	18.0%	80,292	16.1%	52,309	21.9%
Two or more races	39,713	5.4%	25,236	5.1%	14,477	6.1%
Hispanic or Latino origin	285,159	38.7%	175,258	35.2%	109,901	46.0%
Age of Householder						
Under 35 years	112,762	15.3%	46,595	9.4%	66,167	27.7%
35 to 44 years	141,396	19.2%	84,863	17.1%	56,533	23.6%
45 to 54 years	147,851	20.1%	102,208	20.6%	45,643	19.1%
55 to 64 years	141,670	19.2%	108,905	21.9%	32,765	13.7%
65 to 74 years	108,998	14.8%	88,607	17.8%	20,391	8.5%
75 to 84 years	60,358	8.2%	48,097	9.7%	12,261	5.1%
85 years and over	23,378	3.2%	17,984	3.6%	5,394	2.3%
Riverside-San Bernardino-Ontario, CA (Region)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Race/Ethnicity						
White	853,104	62.0%	578,215	65.6%	274,889	55.6%
Black or African American	105,712	7.7%	45,597	5.2%	60,115	12.2%
American Indian and Alaska Native	11,149	0.8%	6,705	0.8%	4,444	0.9%
Asian	92,624	6.7%	67,018	7.6%	25,606	5.2%
Native Hawaiian/Pacific Islander	3,571	0.3%	1,905	0.2%	1,666	0.3%
Some other race	226,225	16.4%	130,495	14.8%	95,730	19.4%
Two or more races	84,118	6.1%	52,098	5.9%	32,020	6.5%
Hispanic or Latino origin	567,439	41.2%	335,520	38.0%	231,919	46.9%

Age of Householder						
Under 35 years	233,857	17.0%	85,389	9.7%	148,468	30.0%
35 to 44 years	268,080	19.5%	152,794	17.3%	115,286	23.3%
45 to 54 years	277,077	20.1%	185,257	21.0%	91,820	18.6%
Age of Householder						
55 to 64 years	268,112	19.5%	200,229	22.7%	67,883	13.7%
65 to 74 years	192,959	14.0%	152,263	17.3%	40,696	8.2%
75 to 84 years	98,640	7.2%	77,901	8.8%	20,739	4.2%
85 years and over	37,778	2.7%	28,200	3.2%	9,578	1.9%

Data Sources: US Census/ACS

Residential Segregation

Residential segregation in Riverside County refers to the spatial separation of different racial or ethnic groups within the county's housing areas. This segregation has significant impacts on housing, contributing to disparities in access to quality housing, educational opportunities, healthcare services, and economic resources. It often results in certain neighborhoods being disproportionately affected by poverty, lack of infrastructure, and environmental hazards, while others enjoy more amenities and resources. This segregation perpetuates inequality and limits social mobility, affecting individuals' health, well-being, and opportunities for economic advancement.

Sale Prices and Rent Costs

In Riverside County, there has been a noticeable decline in the number of housing units with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022. Similarly, there has been a decrease in the number of housing units in the region with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022.

The number of housing units with asking prices ranging from \$50,000 to \$59,999 has remained stable during the same period. Interestingly, the number of housing units with asking prices between \$1,500,000 to \$1,999,999 has seen an increase from 2020 to 2022.

Table 56: Asking Prices of Homes for Sale (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	17	0	68	50
\$10,000 to \$14,999	39	29	68	57
\$15,000 to \$19,999	21	29	68	78
\$20,000 to \$24,999	52	0	182	85
\$25,000 to \$29,999	79	71	115	71
\$30,000 to \$34,999	102	19	102	60
\$35,000 to \$39,999	51	36	159	67
\$40,000 to \$49,999	242	148	269	253
\$50,000 to \$59,999	126	255	140	255
\$60,000 to \$69,999	91	49	427	99
\$70,000 to \$79,999	107	123	545	334
\$80,000 to \$89,999	153	96	196	255
\$90,000 to \$99,999	42	144	194	336

	Jurisdiction		Region	
	2020	2022	2020	2022
\$100,000 to \$124,999	319	85	501	313
\$125,000 to \$149,999	289	71	558	189
\$150,000 to \$174,999	395	364	655	508
\$175,000 to \$199,999	247	201	640	265
\$200,000 to \$249,999	800	512	1,894	1,036
\$250,000 to \$299,999	1,188	531	2,268	1,272
\$300,000 to \$399,999	2,473	1,580	4,485	3,127
\$400,000 to \$499,999	2,380	2,633	3,358	3,845
\$500,000 to \$749,999	1,461	2,902	2,282	4,739
\$750,000 to \$999,999	528	688	796	1,034
\$1,000,000 to \$1,499,999	299	398	517	591
\$1,500,000 to \$1,999,999	150	142	150	221
\$2,000,000 or more	201	303	278	397

Data Source: US Census/ACS

In the jurisdiction, there has been a decline in the number of housing units valued at the lower end of the spectrum. Similarly, when we examine the region, we observe a comparable pattern: a decrease in the number of lower-end valued units. However, the regional market has experienced an upward trend in units valued between \$50,000 and \$59,999. Additionally, much like the jurisdiction, the high-end market in the region has seen an increase in units valued at \$1,500,000 to \$1,999,999 and \$2,000,000 or more.

Table 57: Housing Value - 2020 V. 2022 (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	5,696	5,126	10,098	9,721
\$10,000 to \$14,999	2,321	1,963	4,045	3,579
\$15,000 to \$19,999	2,272	1,649	4,163	3,106
\$20,000 to \$24,999	2,778	2,545	4,989	4,763
\$25,000 to \$29,999	2,516	2,190	4,339	3,757
\$30,000 to \$34,999	2,155	1,945	3,785	3,435
\$35,000 to \$39,999	1,794	1,664	3,035	2,942
\$40,000 to \$49,999	3,671	4,178	7,082	6,962
\$50,000 to \$59,999	3,286	4,524	6,715	8,128
\$60,000 to \$69,999	2,881	2,312	5,822	4,718
\$70,000 to \$79,999	2,621	2,173	5,372	4,504
\$80,000 to \$89,999	3,414	2,660	6,445	5,106
\$90,000 to \$99,999	2,011	2,302	4,340	4,604
\$100,000 to \$124,999	7,995	6,335	16,650	12,080
\$125,000 to \$149,999	6,062	4,341	12,374	8,589
\$150,000 to \$174,999	13,269	6,198	25,362	11,836
\$175,000 to \$199,999	11,498	6,037	23,140	11,391

	Jurisdiction		Region	
	2020	2022	2020	2022
\$200,000 to \$249,999	36,820	20,820	74,119	41,956
\$250,000 to \$299,999	50,004	28,105	91,369	56,809
\$300,000 to \$399,999	125,663	83,539	212,772	155,138
\$400,000 to \$499,999	96,137	105,478	163,450	181,787
\$500,000 to \$749,999	83,796	154,046	142,796	260,340
\$750,000 to \$999,999	15,826	41,570	30,318	73,832
\$1,000,000 to \$1,499,999	6,896	13,640	10,977	24,819
\$1,500,000 to \$1,999,999	2,411	3,366	3,174	5,138
\$2,000,000 or more	3,466	5,115	5,302	7,886

Data Source: US Census/ACS

The information from Table 58 regarding changes in gross rent from 2020 to 2022: In the jurisdiction, there has been a slight decline in the percentage of occupied housing units paying less than \$500 and those paying between \$500 and \$999 in rent.

Similarly, when we examine the region, we observe a comparable pattern: a decrease in the percentage of occupied units paying less than \$500 and between \$500 to \$999 in rent. However, the regional market has experienced an upward trend in units paying between \$2,000 and \$2,499, \$2,500 to \$2,999, and \$3,000 or more.

Additionally, the median rent has increased from \$1,387 in 2020 to \$1,643 in 2022. Table 59 gives a snapshot of the jurisdiction, the rent for all types of housing units has increased. For example, the rent for an efficiency unit has increased from \$1,062 in 2022 to \$1,281 in 2023.

Table 58: Gross Rent - 2020 v 2022 (Jurisdiction/Region)

	Jurisdiction		Region	
	2020	2022	2020	2022
Occupied units paying rent	230,553	227,927	477,472	476,242
Less than \$500	3.6%	2.9%	3.9%	3.0%
\$500 to \$999	18.1%	11.7%	19.9%	12.3%
\$1,000 to \$1,499	31.4%	24.5%	33.5%	27.1%
\$1,500 to \$1,999	26.1%	25.9%	25.2%	26.5%
\$2,000 to \$2,499	12.9%	19.4%	11.3%	17.8%
\$2,500 to \$2,999	5.0%	9.0%	4.1%	7.9%
\$3,000 or more	2.8%	6.6%	2.1%	5.3%
Median (dollars)	1,447	1,711	1,387	1,643
No rent paid	8,601	8,228	16,998	16,736

Data Source: US Census/ACS

Table 59: Fair Market Rent - 2022 v 2023 (Jurisdiction/Region)

	Jurisdiction		Region	
	2022	2023	2022	2023
Efficiency	\$826	\$875	\$1,062	\$1,281
1 bedroom	\$986	\$1,030	\$1,202	\$1,389
2 bedroom	\$1,232	\$1,289	\$1,509	\$1,751

	Jurisdiction		Region	
	2022	2023	2022	2023
3 bedroom	\$1,717	\$1,789	\$2,065	\$2,376
4 bedroom	\$2,132	\$2,216	\$2,542	\$2,922

Data Source: 2023 HUD Fair Market Rent

2. Discussion of Disproportionate Housing Needs

Riverside County faces significant challenges in addressing disproportionate housing needs, as evidenced by available data. The County's diverse population, economic disparities, and varying housing market conditions underscore the urgency of targeted interventions to ensure equitable access to safe and affordable housing for all residents.

Data analysis reveals several key indicators of disproportionate housing needs in Riverside County including cost burden, overcrowding, substandard housing, and homelessness. Firstly, the disparity between median household income and housing costs is substantial, with a significant portion of households spending more than the recommended 30% of their income on housing expenses.

This trend particularly affects low-income and marginalized communities, exacerbating financial strain and hindering economic mobility. In the jurisdiction, there are different racial and ethnic groups experiencing severe housing cost burden.

Table 60: Demographics Experiencing Substandard Housing (Jurisdiction/Region)

(Riverside County, CA CDBG) Jurisdiction			
Experiencing any of the 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	54,130	146,344	36.99%
Black, Non-Hispanic	6,845	13,200	51.86%
Hispanic	50,455	94,339	53.48%
Asian or Pacific Islander, Non-Hispanic	6,858	14,947	45.88%
Native American, Non-Hispanic	636	1,399	45.46%
Other, Non-Hispanic	2,319	5,250	44.17%
Total	121,265	275,454	44.02%
Household Type and Size			
Family households, <5 people	61,189	158,633	38.57%
Family households, 5+ people	28,693	52,493	54.66%
Non-family households	31,336	64,326	48.71%
Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	26,157	146,344	17.87%
Black, Non-Hispanic	3,988	13,200	30.21%
Hispanic	30,752	94,339	32.60%
Asian or Pacific Islander, Non-Hispanic	3,784	14,947	25.32%
Native American, Non-Hispanic	429	1,399	30.66%
Other, Non-Hispanic	1,197	5,250	22.80%

Total	66,313	275,454	24.07%
(Riverside-San Bernardino-Ontario, CA) Region			
Experiencing any of the 4 housing problems	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	223,865	602,650	37.15%
Black, Non-Hispanic	55,330	100,005	55.33%
Hispanic	277,845	509,940	54.49%
Asian or Pacific Islander, Non-Hispanic	35,970	81,445	44.16%
Native American, Non-Hispanic	2,665	5,119	52.06%
Other, Non-Hispanic	12,245	25,460	48.10%
Total	607,925	1,324,635	45.89%
Household Type and Size			
Family households, <5 people	291,945	736,650	39.63%
Family households, 5+ people	149,095	251,595	59.26%
Non-family households	166,885	336,390	49.61%
Experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	112,650	602,650	18.69%
Black, Non-Hispanic	33,280	100,005	33.28%
Hispanic	175,300	509,940	34.38%
Asian or Pacific Islander, Non-Hispanic	19,645	81,445	24.12%
Native American, Non-Hispanic	1,660	5,119	32.43%
Other, Non-Hispanic	6,885	25,460	27.04%
Total	349,430	1,324,635	26.38%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Moreover, the distribution of affordable housing options across the county is uneven, leading to concentrated areas of housing insecurity and limited access to essential services and opportunities. Certain neighborhoods and demographic groups face heightened risks of homelessness, displacement, and housing instability, perpetuating cycles of poverty and social exclusion. Additionally, demographic shifts, such as population growth and changing household compositions, further strain the housing supply and intensify demand for diverse housing types and supportive services. Failure to address these evolving needs risks exacerbating overcrowding, substandard living conditions, and community disintegration.

Housing Needs in Riverside County

In Riverside County, housing needs are diverse and dynamic, influenced by factors like population growth, economic trends, and housing affordability. Generally, there's a demand for affordable housing options, especially for low- and moderate-income households. Additionally, there's a need for initiatives addressing homelessness and providing supportive housing services. Data mentioned throughout this document such as household incomes, housing prices, rental rates, and demographics provide more specific insights into the housing needs of the county.

As shown in Table 60, the Hispanic community faces the highest percentage of housing problems (53.48%), followed by the Black community (51.86%). The White community has the lowest percentage of severe housing problems (17.87%). Family households with 5 or more people experience a higher percentage of housing problems (54.66%) compared to smaller family households and non-family households. These patterns suggest that larger family households and certain racial and ethnic groups, particularly the Hispanic and Black communities, are disproportionately affected by housing problems.

Table 61: Demographics Experiencing Severe Cost Burden (Jurisdiction/Region)

Riverside County (Jurisdiction)			
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	23,144	146,344	15.81%
Black, Non-Hispanic	3,415	13,200	25.87%
Hispanic	20,132	94,339	21.34%
Asian or Pacific Islander, Non-Hispanic	3,009	14,947	20.13%
Native American, Non-Hispanic	319	1,399	22.80%
Other, Non-Hispanic	982	5,250	18.70%
Total	51,001	275,454	18.52%

According to the County of Riverside Housing Needs Assessment, the Regional Housing Needs Assessment (RHNA) process assigned unincorporated Riverside County 30,303 units in new construction need. With its proximity to surrounding counties, infrastructure capability, and available land, it is anticipated that most of the growth during the next eight years will occur within the sphere of influence areas of incorporated cities, and in areas for which Specific Plans or tract maps have been prepared.

These properties include vacant and undeveloped lands presently in the unincorporated County that are adjacent to or within service hookup distance from public sewer, water, and street systems. The County’s policy is to promote compact development in strategically located activity centers, along with infill opportunities within existing urban areas, to minimize development pressures on vacant land on the urban fringe. An analysis of residential development potential demonstrates that there is ample vacant land within these areas that is designated for residential uses to satisfy the RHNA new construction need. In a limited capacity, infill projects throughout unincorporated communities will contribute to the County’s future housing stock. County policy recommends that growth be concentrated near or within existing urban and suburban areas to maintain the rural and open space character of Riverside County to the greatest extent possible.

The below table describe the Housing Element Goals for Riverside County.

Table 55: Housing Element Goals for Riverside County

Housing Element Goals	
Goal 1 New Construction	Facilitate new housing opportunities to meet the needs of existing and future unincorporated Riverside County residents in all income categories.
Goal 2 Innovative Housing Types	Encourage construction of innovative housing types that are affordable and promote mixed income neighborhoods.
Goal 3 Affordable Housing	Encourage Construction, maintenance, improvement, and preservation of safe, decent and sound affordable housing in unincorporated Riverside County.
Goal 4 Special Needs Groups	Work towards meeting the housing needs of special groups of unincorporated County residents, including but not limited to a growing senior population, large families, female headed households, farmworkers, persons with disabilities, persons with developmental disabilities, and persons and households in need of emergency shelter.
Goal 5 Affirmatively Furthering Fair Housing	Promote opportunities to affirmatively further fair housing opportunities throughout the unincorporated County for all persons regardless of age, race religion, color, ancestry, national origin, sex, marital status, disability, familial status, or sexual orientation.

Housing Stock in Riverside County

1. Jurisdiction:

- Most occupied housing units are 1-unit detached structures (71.3%).
- Among these, a significant proportion are owner-occupied (84.9%).
- The most common period of construction for housing units falls between 1980 and 1999 (36.3%).
- Room distribution:
 - 4 or 5 rooms: 35.7%
 - 6 or 7 rooms: 32.1%
- Bedroom distribution:
 - 2 or 3 bedrooms: 58.4%
 - 4 or more bedrooms: 32.8%

2. Region:

- Most occupied housing units in the region are also 1-unit detached structures (70.7%).
- A significant majority of these units are owner-occupied (86.4%).
- The most common construction period aligns with 1980 to 1999 (36.3%).
- Room distribution:
 - 4 or 5 rooms: 36.9%
 - 6 or 7 rooms: 32.6%
- Bedroom distribution:
 - 2 or 3 bedrooms: 60.1%
 - 4 or more bedrooms: 30.5%

Table 56 Physical Characteristics Occupied Housing Units (Jurisdiction/Region)

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Units in Structure						
1, detached	524,955	71.3%	421,930	84.9%	103,025	43.1%
1, attached	34,085	4.6%	22,188	4.5%	11,897	5.0%
2 apartments	8,390	1.1%	1,297	0.3%	7,093	3.0%
3 or 4 apartments	25,129	3.4%	3,014	0.6%	22,115	9.2%
5 to 9 apartments	31,051	4.2%	1,753	0.4%	29,298	12.3%
10 or more apartments	55,376	7.5%	2,708	0.5%	52,668	22.0%
Mobile home or other	57,427	7.8%	44,369	8.9%	13,058	5.5%
Year Built						
2014 or later	24,196	3.3%	19,478	3.9%	4,718	2.0%
2010 to 2013	22,404	3.0%	15,031	3.0%	7,373	3.1%
2000 to 2009	190,505	25.9%	143,159	28.8%	47,346	19.8%
1980 to 1999	267,561	36.3%	175,982	35.4%	91,579	38.3%
1960 to 1979	156,739	21.3%	96,294	19.4%	60,445	25.3%
1940 to 1959	58,318	7.9%	37,874	7.6%	20,444	8.5%
1939 or earlier	16,690	2.3%	9,441	1.9%	7,249	3.0%
Rooms						
1 room	11,763	1.6%	2,496	0.5%	9,267	3.9%
2 or 3 rooms	71,706	9.7%	16,479	3.3%	55,227	23.1%
4 or 5 rooms	262,983	35.7%	156,249	31.4%	106,734	44.6%
6 or 7 rooms	236,024	32.1%	189,734	38.2%	46,290	19.4%
8 or more rooms	153,937	20.9%	132,301	26.6%	21,636	9.0%
Bedrooms						

Riverside County (Jurisdiction)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
No bedroom	13,317	1.8%	3,076	0.6%	10,241	4.3%
1 bedroom	51,583	7.0%	8,830	1.8%	42,753	17.9%
2 or 3 bedrooms	429,763	58.4%	281,187	56.5%	148,576	62.1%
4 or more bedrooms	241,750	32.8%	204,166	41.1%	37,584	15.7%
Riverside-San Bernardino-Ontario, CA (Region)						
	Occupied housing units		Owner-occupied		Renter-occupied	
	#	%	#	%	#	%
Units in Structure						
1, detached	973,044	70.7%	762,244	86.4%	210,800	42.6%
1, attached	60,819	4.4%	34,602	3.9%	26,217	5.3%
2 apartments	18,927	1.4%	1,872	0.2%	17,055	3.4%
3 or 4 apartments	55,254	4.0%	5,319	0.6%	49,935	10.1%
5 to 9 apartments	55,717	4.0%	3,758	0.4%	51,959	10.5%
10 or more apartments	120,664	8.8%	4,501	0.5%	116,163	23.5%
Mobile home or other	92,078	6.7%	69,737	7.9%	22,341	4.5%
Year Built						
2014 or later	38,828	2.8%	27,804	3.2%	11,024	2.2%
2010 to 2013	34,403	2.5%	20,794	2.4%	13,609	2.8%
2000 to 2009	283,978	20.6%	204,638	23.2%	79,340	16.0%
1980 to 1999	499,236	36.3%	313,365	35.5%	185,871	37.6%
1960 to 1979	328,759	23.9%	196,606	22.3%	132,153	26.7%
1940 to 1959	153,233	11.1%	97,014	11.0%	56,219	11.4%
1939 or earlier	38,066	2.8%	21,812	2.5%	16,254	3.3%
Rooms						
1 room	22,271	1.6%	4,478	0.5%	17,793	3.6%
2 or 3 rooms	141,186	10.3%	29,208	3.3%	111,978	22.6%
4 or 5 rooms	508,259	36.9%	278,388	31.6%	229,871	46.5%
6 or 7 rooms	449,311	32.6%	352,078	39.9%	97,233	19.7%
8 or more rooms	255,476	18.6%	217,881	24.7%	37,595	7.6%
Bedrooms						
No bedroom	25,205	1.8%	5,956	0.7%	19,249	3.9%
1 bedroom	103,657	7.5%	15,733	1.8%	87,924	17.8%
2 or 3 bedrooms	827,726	60.1%	509,113	57.7%	318,613	64.4%
4 or more bedrooms	419,915	30.5%	351,231	39.8%	68,684	13.9%
<i>Data Sources: US Census/ACS</i>						

The predominance of detached single-unit structures in Riverside County, California, at 71.3%, significantly shapes the landscape of fair housing policies. These structures often cater to affluent homeowners, potentially exacerbating housing affordability challenges for lower-income individuals and families. Moreover, the prevalence of single-unit homes may perpetuate spatial segregation, as certain neighborhoods become inaccessible to those with lower socioeconomic status, as illustrated in the racial segregation section.

To bring solutions to this, priorities such as fair housing policies must address this disparity by promoting diverse housing options such as ADU's, implementing equitable zoning regulations, and ensuring access to affordable housing opportunities across the county.

Overcrowding:

In response to higher housing prices, lower-income households must often be satisfied with smaller, less adequate housing for their available income. This may result in overcrowding. Overcrowding causes a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute both to deterioration of the housing stock and neighborhoods in general.

A household is overcrowded if there is more than 1.0 person per room. A typical two-bedroom apartment with a living room and kitchen (a total of four rooms excluding bathrooms and hallways) would be considered overcrowded if it had more than four occupants.

Table 57 Overcrowding (Unincorporated)

	Household Tenure	
	Owner-Occupied	Renter-Occupied
Occupied Units	513,821	236,155
Overcrowded	20,226	19,006
Severely Overcrowded	6,041	10,225
Percent Overcrowded	5.11%	12.40%

Source: US Census/ACS

3. Displacement Risk

As the region experiences rapid population growth, urbanization, and economic development, the threat of displacement looms large for many individuals and families. Displacement risk in Riverside County, refers to the potential for individuals or communities to be forced out of their homes or neighborhoods due to various factors. The potential for economic displacement risk can result from a variety of factors, including large-scale development activity, neighborhood reinvestment, infrastructure investments, and changes in local and regional employment opportunity. Economic displacement can be an inadvertent result of public and private investment, where individuals and families may not be able to keep pace with increased property values and market rental rates.

Urban Displacement

The Urban Displacement Project (UDP) is a research and action initiative of the University of California Berkeley and the University of Toronto. UDP conducts community-centered, data-driven, applied research toward more equitable and inclusive futures for cities.

UDP developed a neighborhood change database to map neighborhood transformations and identify areas vulnerable to gentrification and displacement, based on 2015 data from the American Community Survey. This data was developed to assist local decision makers and stakeholders better plan for existing communities and provide additional resources to areas in need or at-risk of displacement and gentrification. Figures 157-158 show displacement and segregation data for Riverside County using the UDP data online.

Figure 127 Displacement Data for Riverside County

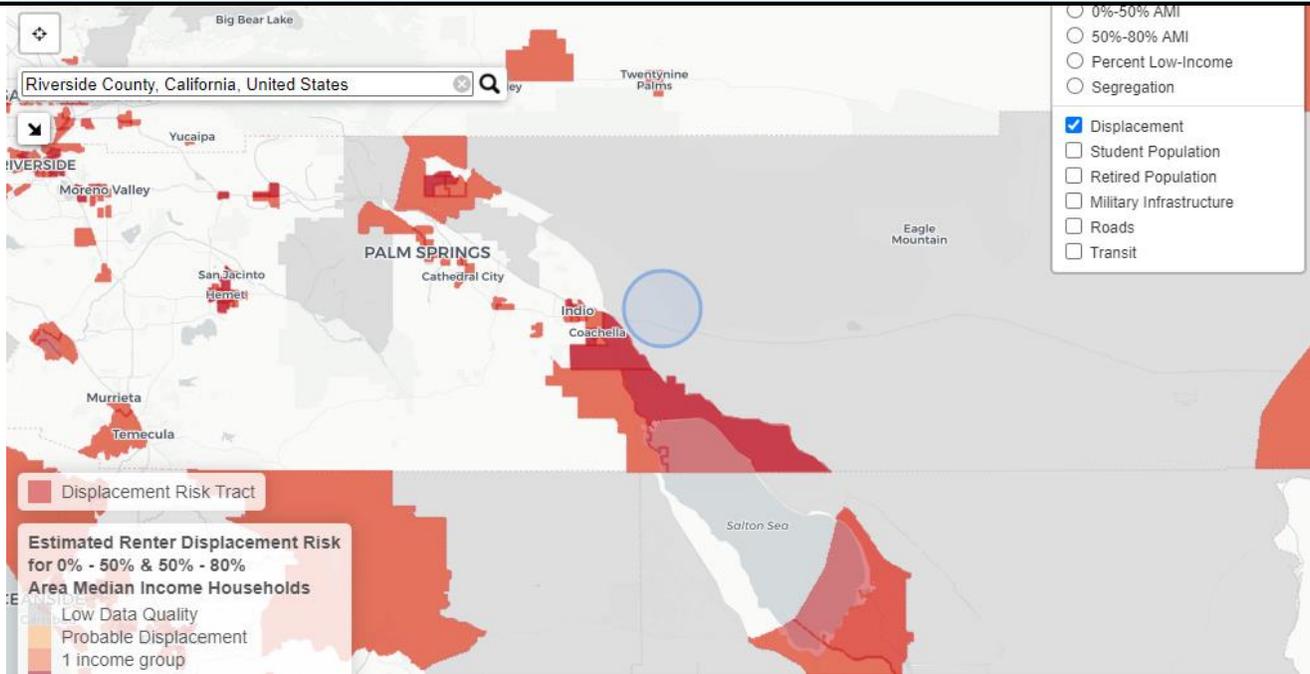
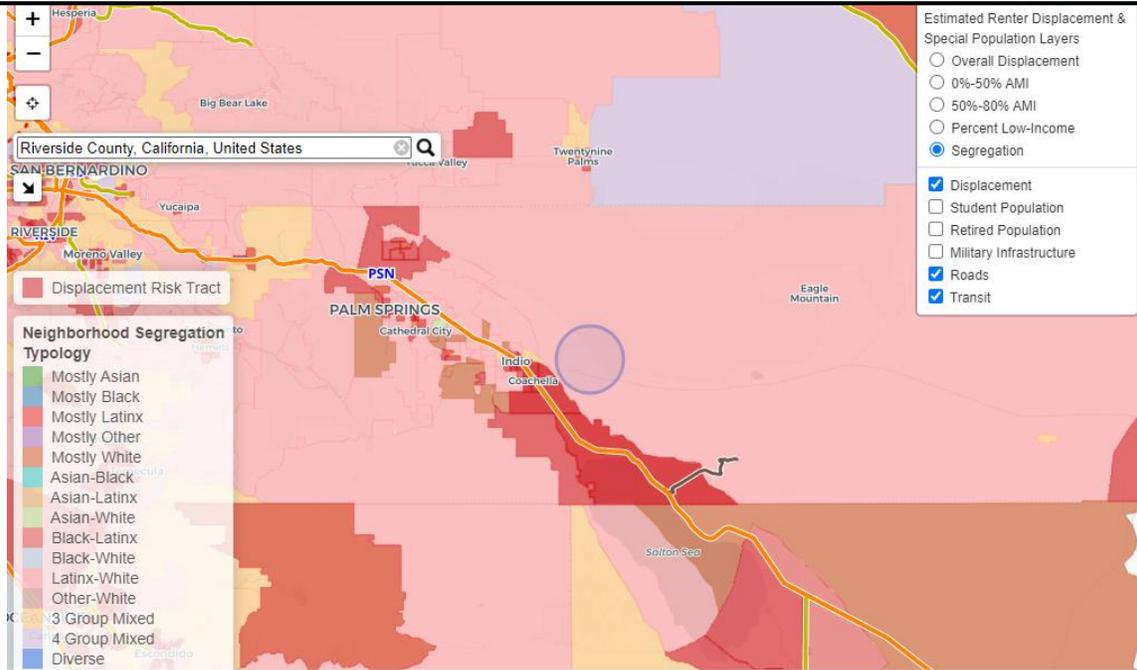


Figure 128 Segregation Data for Riverside County



Displaced Risk of Vulnerable Populations

Persons with Developmental Disabilities Senate Bill (SB) 812 requires the County to include in the special housing needs analysis the needs of individuals with a developmental disability within the community. According to Section 4512 of the Welfare and Institutions Code, a "developmental disability" means a disability that originates before

an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment like that required for individuals with mental retardation but shall not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Inland Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the Inland Regional Center, charged by the State of California with the care of people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments, provides a closer look at the disabled population.

As shown below, there are 7,163 persons within the zip codes listed that are served by the Inland Regional Center. This makes up 2 percent of the total population.

Table 58: Developmentally Disabled Residents by Age Riverside County Unincorporated Areas

Zip Code	0-14	15-22	23-54	55-65	65+	Totals
92536	1	1	5	0	0	7
92530	132	59	74	11	1	277
92518	1	0	2	0	0	3
92539	11	4	3	0	0	18
92503	243	120	211	25	9	508
92504	135	62	141	20	10	368
92509	216	144	162	35	10	567
92230	2	3	6	2	0	13
92507	113	56	112	8	5	294
92223	117	38	61	19	6	241
92882	192	77	121	14	3	407
92585	55	11	31	4	1	102
92544	120	72	117	13	17	339
92553	211	114	304	53	17	699
92881	79	51	59	5	2	196
92563	154	69	77	4	2	306
92583	122	36	76	12	2	248

Zip Code	0-14	15-22	23-54	55-65	65+	Totals
92883	78	33	37	5	1	154
92570	152	70	111	3	1	337
92545	98	59	106	9	3	275
92548	15	7	19	0	0	41
92549	6	3	4	0	0	13
92567	28	5	8	0	2	43
92505	124	61	189	33	17	424
92508	83	41	82	6	4	216
92561	2	2	0	0	0	4
92282	0	2	0	0	0	2
92220	48	19	67	6	5	145
92587	37	11	22	3	1	74
92555	120	58	126	11	3	318
92592	185	83	84	5	2	359
92532	54	24	33	0	0	11
92595	63	38	51	2	0	154
Total	2,997	1,433	2,501	308	124	7,163

Source: Inland Regional Center 2013.

There are several housing types appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this special needs group.

Lack of Affordable Housing

Despite efforts to address the housing crisis, Riverside County continues to grapple with a shortage of affordable housing options. The gap between housing supply and demand, particularly for low-income households, leaves many individuals and families vulnerable to displacement. Without access to affordable housing, residents may be forced to choose between paying exorbitant rents or relocating to more affordable but often distant areas, disrupting social networks and economic opportunities.

According to data from the U.S. Census Bureau, the median household income in Riverside County is \$65,018, while the median home value is \$405,000 (as of 2020). This income-to-home value ratio highlights the challenge many residents face in affording homeownership. Rental affordability is also a concern. The median gross rent in Riverside County is \$1,452, making it difficult for low-to-moderate-income households to find affordable rental options, especially considering the recommended 30% of income allocation towards housing costs. Demographic trends also factor into affordable housing, population growth in Riverside County has outpaced housing construction, exacerbating the affordability crisis. According to the California Department of Finance, the county's population increased by over 11% between 2010 and 2020, while housing production lagged.

The county's demographic composition includes diverse communities, with a significant proportion of low-income households, seniors, and minority populations. These demographic groups are disproportionately affected by the lack of affordable housing options. Job growth and economic opportunities in sectors such as healthcare, education, and logistics have attracted residents to Riverside County. However, wage growth has not kept pace with rising housing costs, leading to housing cost burdens for many households.

The COVID-19 pandemic exacerbated housing instability, with job losses and income disruptions further straining households' ability to afford housing. Limited housing supply and high demand have driven up home prices and rents in Riverside County. Data from the California Association of Realtors indicates that housing inventory levels have remained low, with a seller's market prevailing in many areas. Land use regulations, zoning restrictions, and development challenges contribute to the slow pace of housing construction, particularly for affordable housing projects. Data on housing permits and construction activity underscore the need for streamlined development processes and increased investment in affordable housing initiatives.

Policy and Planning

Government policies and urban planning decisions can also influence displacement risk in Riverside County. Zoning regulations, housing policies, and land use decisions can either exacerbate or mitigate displacement pressures. For example, policies that prioritize affordable housing development, tenant protections, and community engagement can help reduce displacement risk, while policies that prioritize profit-driven development without consideration for existing residents can worsen the problem.

Overall, displacement risk in Riverside County is a complex issue influenced by various economic, social, and environmental factors. Addressing this challenge requires a holistic approach that considers the needs and rights of existing residents, while also promoting equitable and sustainable development. Displacement risk poses a significant challenge to the residents of Riverside County, threatening the stability, well-being, and vitality of communities across the region. By addressing the root causes of displacement, including rising housing costs, gentrification, and economic instability, Riverside County can work towards creating more equitable and inclusive communities.

4. Local Knowledge and Data Relating to Fair Housing

The AFH County-Wide Survey was a collaboration between Riverside County and the Housing Authority. The survey received 296 responses and was distributed among stakeholders and county residents, the results serve as a valuable source of local knowledge.

Survey Participant Demographics

The participants of the survey were primarily white, Hispanic and or African American with over 70% living in Riverside County. Interestingly 25% of the participants were disabled or live with someone who is disabled and 15% identify as part of or live with someone from the LGBTQ+ community.

Around 20% are first-generation immigrants or refugees. 67% fall within the low to moderate income category. Household make up include an estimated 25% of households have 5 or more people and 26% are households of 2 persons. 60% of participants are homeowners vs. 28% renters. More than 72% spend over 30% of their monthly income on housing expenses.

Fair Housing Survey Data

Encountering Discrimination:

- 22% encountered housing discrimination.
- 6% suspect they may have experienced it.
- 13% know someone who has faced housing discrimination.
- About 50% do not know anyone who has experienced it.

- The main factors for housing discrimination were race/ethnicity, religion, and disability.

Factors Limiting Housing Options:

The biggest limiting factors for housing options in the county are:

- Rent or mortgage costs.
- High down payments.
- Limited housing availability.
- Poor credit.
- Local zoning regulations.

Critical Housing Issues Needing Attention:

- Increase affordable housing for families.
- Enhance affordable housing options for seniors.
- Provide affordable housing with supportive services for homeless individuals and families.
- Offer assistance to first-time homebuyers (counseling, down payments, closing costs).

Barriers to Homeownership:

- Rent or mortgage costs exceeding affordability.
- Insufficient funds for a deposit.
- Low credit history or credit score.

Understanding the AFH Survey results and the relation to Fair Housing

The data from the AFH Survey conducted provides valuable insights that can significantly impact fair housing practices.

7. Demographic Representation:

- Understanding the racial and ethnic composition of survey participants (e.g., White, Hispanic or Latino, Black or African American, Asian) is crucial. It highlights potential disparities and helps identify groups that may face housing inequities.
- Design targeted programs that address the specific needs of underrepresented communities.

8. Occupation and Income:

- The fact that 10% of participants are social service providers and 67% fall into the low to moderate income category underscores the importance of affordable housing initiatives.
- Focus on creating affordable housing options that cater to essential workers, service providers, and those with limited financial resources.

9. Household Size and Tenure:

- The percentage of households with 5 or more people (25%) highlights the need for larger housing units. Families with multiple members require adequate space.
- Balancing homeownership (60%) and rental options (28%) is essential. Policies should encourage affordable rentals and the opportunity and pathway to create affordable rentals such as ADUs while also promoting sustainable homeownership.

10. Housing Discrimination and Barriers:

- The prevalence of housing discrimination (22%) based on factors like race/ethnicity, religion, and disability necessitates robust enforcement of fair housing laws.
- Addressing discriminatory practices and promoting education about housing rights can create a more equitable housing landscape.

11. Critical Housing Issues:

- The identified issues (e.g., affordable housing for families, seniors, homeless individuals) should guide policy decisions.
- Prioritizing affordable housing development, supportive services, and first-time homebuyer assistance can lead to positive outcomes.

12. Impact on Homeownership:

- The challenges faced by potential homebuyers (e.g., affordability, low credit scores) underscore the need for financial literacy programs and down payment assistance.
- Prioritizing affordable housing development, supportive services, and first-time homebuyer assistance can lead to positive outcomes.

This data illustrates specific needs, challenges and potential initiatives Riverside County should address regarding fair housing.

Local Fair Housing Related Zoning Changes

In all sixteen jurisdictions surveyed within the HWS survey, zoning changes related to fair housing were identified. These programs primarily aimed to eliminate constraints hindering the development of various housing types. Notably, the focus was on addressing the housing needs of specific groups, including those requiring agricultural or employee housing, emergency shelters, group homes, low barrier navigation centers (LBNCs), manufactured homes, reasonable accommodations, supportive housing, and transitional housing. These zoning amendment programs were often complemented by promotional efforts, technical assistance, and incentivization programs, creating a comprehensive approach to encourage housing development.

Agricultural/Employee Housing

Eleven jurisdictions implemented zoning code amendments related to agricultural and/or employee housing provisions. These changes were aimed at ensuring compliance with California State law. The relevant state laws include Health and Safety Code Sections 17021.5, 17021.6, and 17021.8.

Emergency Shelters

Ten jurisdictions identified zoning amendments related to emergency shelters, allowing emergency shelters wider variety of zones ensuring that no additional standards are applied to emergency shelters beyond what applies to similar residential uses in the same zone.

Group Homes

Nine jurisdictions identified zoning amendments for group homes or residential care facilities. Programs identifies common barriers to the development of group homes and provides recommendations on how to address them.

Low Barrier Navigation Centers

Eleven jurisdictions included revisions to accommodate for low barrier navigation centers (LBNCs). Amendments include updating the zoning code to define and permit LBNCs as a use by right in areas zoned for mixed use and nonresidential zones permitting multifamily uses.

Manufactured Homes

Four jurisdictions included zoning amendments to include allowing manufactured and mobile homes as a by-right use in all residential zones and allowing manufactured homes the same as other single family residential units in each zone.

Reasonable Accommodations

Five jurisdictions included programs regarding a reasonable accommodations procedure for persons with disabilities. Programs were included to ensure that the reasonable accommodations process is effective, objective, and does not add constraints to development of housing for persons with disabilities

Supportive Housing

Eleven jurisdictions included amending the zoning ordinance to allow for transitional housing. Supportive housing for this purpose is defined by the state of California as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.”

Transitional Housing

Seven jurisdictions included amending the zoning ordinance to allow for transitional housing. Transitional housing for this purpose is defined by the state of California as “buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.”

Understanding Fair Housing

Fair housing encompasses the principles of equality, non-discrimination, and access to housing opportunities for all individuals, regardless of race, color, religion, sex, familial status, national origin, disability, or any other protected characteristic. In Riverside County, as in many regions across the United States, achieving fair housing is an ongoing endeavor shaped by historical legacies, socioeconomic factors, and policy interventions. To understand the present state of fair housing in Riverside County, it's crucial to examine its historical context. Like many areas in the U.S., Riverside County has grappled with issues of segregation, redlining, and discriminatory housing practices in the past.

These historical injustices continue to reverberate through the county's housing landscape, influencing patterns of segregation, disparities in access to resources, and socioeconomic inequalities. Data plays a pivotal role in understanding the complexities of fair housing in Riverside County. Analyzing demographic trends, housing affordability indices, segregation patterns, and access to amenities provides valuable insights into the challenges facing marginalized communities. For example, mapping out areas with disproportionately high poverty rates or limited access to quality housing reveals areas in need of targeted interventions.

Riverside County has seen the emergence of various local initiatives aimed at promoting fair housing and advancing equity. Community-based organizations, advocacy groups, and government agencies collaborate to address housing discrimination, provide affordable housing options, and promote inclusive community development. These initiatives range from educational campaigns and outreach programs to policy advocacy and legal assistance for victims of housing discrimination.

The Fair Housing Council of Riverside County (FHCRC) provides fair housing counseling services for the jurisdictions in Riverside County. Fair Housing Council of Riverside County proudly serves the communities of:

- County of Riverside*
- City of Riverside
- City of Moreno Valley
- City of Palm Desert
- City of Perris
- City of Jurupa Valley

- City of Corona
- City of Hemet
- City of Temecula
- City of Meniffee
- City of Palm Springs

The FHCRC is a nonprofit organization that provides a variety of fair housing resources and services in Riverside County, including resources for tenants, property managers, and service providers, dispute resolution, and housing counseling. Fair housing services include investigating complaints of housing discrimination, providing outreach and education to housing providers, and assisting residents with filing fair housing complaints with state and federal enforcement agencies, such as the Civil Rights Department and the HUD Office of Fair Housing and Equal Opportunity (HUD FHEO).

The FHEO administers the Fair Housing Assistance Program (FHAP), which awards and manages the program grants and works with lawmakers to develop and refine fair housing legislation. The FHEO also tracks data on fair housing cases on a jurisdictional level.

State Laws Related to Fair Housing

a. Protected Classes Under California State Law Fair Employment and Housing Act (FEHA) (Statute at Government Code section 12955 et seq.) Regulations at 2 Cal. Code of Regulations (C.C.R.) section 12000 et seq.)

The California Fair Employment and Housing Act (FEHA) prohibits discrimination in housing based upon the following characteristics or protected classes:

- Race, color (including hair texture and style)
- Ancestry, national origin
- Religion
- Disability, including mental and/or physical
- Sex, gender
- Sexual orientation
- Gender identity, gender expression
- Genetic information (such as likelihood of gene mutation or chronic disorder)
- Marital status
- National Origin
- Familial status (households with children under age 18, pregnant, or pursuing legal custody of children under 18)
- Source of income, including Section 8 Housing Choice Vouchers and other forms of rental assistance
- Military/Veteran status

FEHA covers the sale or rental of most housing accommodations and dwellings, including homes, condominiums, apartments, mobile home parks, community associations, planned developments, housing cooperatives, single room occupancy hotel rooms, bunkhouses, dormitories, sober living homes, transitional housing, emergency shelters, group homes, shelters, structures housing farmworkers, floating homes, and recreational vehicles used as a home or residence.

Housing accommodation owners, managing agents, real estate brokers, mortgage lenders, public housing authorities, homeowners' associations, and state and local governments are also subject to the law. Advertising, financial assistance and lending, real estate transactions, and government involvement with housing opportunities, including land use decisions, are also covered.

FEHA (Government Code section 12955(I)) specifically prohibits both intentional discrimination and actions that cause a discriminatory effect through public or private land use practices, decisions, and authorizations.

Government Code section 12955.8 prohibits actions or failures to act, including through land use policies and practices, that have a disproportionate impact on persons protected by fair housing laws unless necessary to achieve an important purpose sufficiently compelling to override the discriminatory effect, and there are no less restrictive means to achieve the purpose. A discriminatory effect is shown if an act or failure to act has the effect, regardless of intent, of unlawfully discriminating based on membership in a protected class.

Proof of an intentional violation includes, but is not limited to, an act or failure to act that demonstrates an intent to discriminate in any manner against a protected class in violation of the statute. A person intends to discriminate if one's membership in a protected class is a motivating factor in committing a discriminatory housing practice, even though other factors may have also motivated the practice. An intent to discriminate may be established by direct or circumstantial evidence.

FEHA also expressly prohibits the existence of restrictive covenants that make housing unavailable based on categories protected under state or federal fair housing laws. County recorders, title insurance companies, escrow companies, real estate brokers, real estate agents or associations that provide declarations, governing documents, or deeds, are required to place a cover page over the document, or a stamp on the first page of the document, specifically indicating that any restrictive covenant contained in the document which violates state and federal fair housing laws is void.

According to the California Department of Fair Employment and Housing (DFEH), effective January 1, 2006, any person holding an ownership interest of record in a property that he or she believes is subject to an illegal restrictive covenant may record a document titled Restrictive Covenant Modification with the county recorder. The modification request must include a complete copy of the original document containing the unlawfully restrictive language with the restrictive language stricken. Following approval by the county counsel, the county recorder must record the modification document (Title II Government Code section 12956.2, subdivisions (a) and (b)).

For common interest developments or associations, Civil Code section 1352.5, requires the board of directors, without the approval of the owners, to delete any unlawful restrictive covenant and restate the declaration or governing document without the restrictive covenant but with no other change to the document. A board of directors of a common interest development or association is not required to obtain approval from the county recorder prior to removal of restrictive covenant language. In addition to FEHA, there are several other California laws impacting fair housing (in some places FEHA does incorporate some provisions of the Unruh Civil Rights Act (California Civil Code sections 51 - 52)).

Other laws include the Ralph Civil Rights Act (California Civil Code section 51.7) and the Tom Bane Civil Rights Act of 1976 (California Civil Code section 52.1) as follows:

The Unruh Civil Rights Act (Civil Code section 51) provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status.

While the Unruh Civil Rights Act specifically lists the foregoing as protected classes, the California Supreme Court has repeatedly held that protections under the Unruh Act are not necessarily restricted to these specifically enumerated characteristics. The Unruh Act therefore covers all arbitrary and intentional discrimination by a business establishment based on personal characteristics, as does FEHA, since it incorporates the Unruh Civil Rights Act protections.

The Ralph Civil Rights Act of 1976 (Civil Code section 51.7) forbids acts of violence or intimidation by threat of violence, including in housing, because of a person’s sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, or sexual orientation, political affiliation, position in a labor dispute, or are perceived to hold one of these protected characteristics. California law forbids verbal or written threats, physical assault or attempted assault, graffiti, and vandalism or property damage (Civil Code section 51.7).

The Tom Bane Civil Rights Act (Civil Code section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by threat, intimidation, coercion, or attempts to interfere by threat, intimidation, or coercion with an individual’s exercise or enjoyment of their constitutional or statutory rights, including fair housing rights. Discrimination in State-Funded Programs (Government Code sections 11135 - 11139.7; Regulations at 2 C.C.R. section 11140 et seq.)

Government Code sections 11135 - 11139.7 provide protection from discrimination based on sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, or sexual orientation in any program or activity that is conducted, operated, or administered by the state or by any state agency, is funded directly by the state, or receives any financial assistance from the state.

Specifically, whenever a state agency that administers a program or activity has reasonable cause to believe a contractor, grantee, or local agency has violated the provisions of Section 11135 or has adopted any regulation to implement such section, the head of the state agency shall notify the contractor, grantee, or local agency of such violation and shall submit a complaint detailing the alleged violations to the DFEH for investigation and determination. If it is determined that a contractor, grantee, or local agency has violated the provisions of this article, the state agency that administers the program or activity involved shall take action to curtail state funding in whole or in part to such contractor, grantee, or local agency. In addition, individuals have a private right of action to either file a complaint with DFEH or sue directly in state court without going through an administrative action.

Government Code sections 11135, 11139; S.B. 1442 (Liu, Chapter 870, Statutes of 2016, transferring authority to enforce to DFEH). Housing Discrimination (Government Code section 65008) Government Code section 65008 prohibits discrimination against affordable housing developments, affordable housing developers, and potential residents by local governments when carrying out their planning and zoning powers. Specifically, 65008 prohibits local governments from enacting or enforcing ordinances that prohibit or discriminate against housing or emergency shelter because of any of the following:

- The method of financing; The age or occupation of the owner or intended occupants;
- The intended occupants’ membership in a protected class, i.e., sex, gender, gender identity, gender expression, sexual orientation, race, color, religion, ancestry, national origin, familial status, marital status, disability, genetic information, source of income, veteran or military status, age, medical condition, citizenship, primary language, immigration status;
- The housing is intended to be occupied by low-, moderate-, or middle-income households; or,

- The development consists of a multifamily residential project that is consistent with both the jurisdiction’s zoning ordinance and general plan. Significantly, 65008 prohibits local governments from imposing different requirements on affordable developments than those imposed on non-assisted projects. Immigrant Tenant Protection Act of 2018 (California Civil Code section 1940.3)

The Immigrant Tenant Protection Act of 2018 prohibits landlords from inquiring about or requiring any statement, representation, or certification from any tenant, prospective tenant, occupant, or prospective occupant regarding their immigration or citizenship status. It also prohibits landlords from disclosing to any person or entity information regarding immigration or citizenship status for the purpose of harassing or intimidating a protected tenant, prospective tenant, occupant, or prospective occupant.

The statute also subjects attorneys to State Bar disciplinary hearings for reporting suspected immigration status or threatening to report suspected immigration status of a witness or party to a civil or administrative action, or family member thereof, in retaliation for exercising their housing rights.

This discourages express or implied threats to report a tenant or their family member’s immigration status made by landlord attorneys in legal proceedings, including eviction cases. In addition, the law forbids public entities, including local jurisdictions, from compelling landlords by ordinance, regulation, policy, or administrative action to make inquiries about, compile, disclose, report, or provide any information regarding a person’s citizenship or immigration status. It also forbids public entities from compelling landlords to prohibit offering, or continuing to offer, accommodations for rent or lease to persons based on their citizenship or immigration status.

Additional protections for immigrants are found at California Civil Code sections 1940.2 (a), 1940.3(b), 1940.35, or 1942.5(c) or (e), or Code of Civil Procedure 1161.4(a). Under some circumstances, such as retaliation or harassment, violations of these statutes can also constitute a violation of FEHA. 2 C.C.R. 12005(b)(1)(B).

Affirmatively Furthering Fair Housing Affirmatively Furthering Fair Housing (Government Code section 8899.50)
The passage of Assembly Bill (AB) 686 in 2018 strengthened California’s commitment to fair housing and access to opportunity by mandating that all public agencies must affirmatively further fair housing through their housing and community development programs. Under Title II Government Code section 8899.50(a)(1), which codified AB 686, “affirmatively furthering fair housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.

The duty to affirmatively further fair housing extends to all a public agency’s activities and programs relating to housing and community development. Public agencies are required to take meaningful actions to affirmatively further fair housing; however, they are not required to take, nor are they prohibited from taking, any particular action so long as it is not materially inconsistent with the obligation to AFFH, and it aligns with HUD’s 2015 AFFH Final Rule. HUD has since suspended the rule at the federal level; however, Gov. Code section 8899.50 maintains this obligation for entities in California.

Title VII Government Code section 65580 through 65589.3 mandates that local governments address their communities’ existing and projected housing needs, including the needs of lower-income households, by requiring

all cities and counties to adopt a housing element within their general plan to guide residential development policies, land use patterns, and housing policy related to public investments. Housing elements must identify all relevant land use controls, discuss impacts on the cost and supply of housing, and evaluate the impacts of standards, including development standards.

The analysis must determine whether land use controls constrain the development of multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. Such analysis may reveal that certain policies have a disproportionate or negative impact on the development of housing types (e.g., multifamily) or on housing developed for low- or moderate-income households.

The analysis of potential governmental constraints should describe past or current efforts to remove governmental constraints, and the local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element. With the passage of AB 686 in 2018, all housing elements must now include a program that promotes and affirmatively furthers fair housing opportunities community-wide for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, and any other characteristic protected by state and federal fair housing and planning laws.

Additionally, all housing elements adopted on or after January 1, 2021, must now contain an Assessment of Fair Housing (AFH) consistent with the core elements of analysis required by the federal AFFH Final Rule of July 16, 2015. The purpose of the AFH requirement is to help jurisdictions undertake fair housing planning in ways that lead to meaningful actions that overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Under the amended state Housing Element Law, site inventories must identify land suitable and available for residential development, including vacant sites and sites having realistic and demonstrated potential for redevelopment to meet the locality’s housing need for designated income levels, and an analysis of the relationship of zoning and public facilities and services to these sites. 103 No-Net-Loss Law (Government Code section 65863) Title VII of Government Code section 65863(a) requires that local governments have sites available and identified in housing elements to always accommodate their share of unmet regional housing needs. The code specifies that “at no time” shall the jurisdiction allow development which causes the land inventory to become insufficient to meet the jurisdiction’s unmet lower- and moderate-income housing needs.

The law also prohibits changes to sites identified in the housing element, such as reductions to residential density, unless the jurisdiction can establish that there will be no net loss of residential unit capacity. 104 If the approval of a development project results in the development of fewer units by income category than identified in the housing element, and remaining sites are inadequate to accommodate the unmet need, jurisdictions must make additional adequate sites available to accommodate this need. 105.

California State Laws Impacting Housing Development Housing Accountability Act (HAA) (Government Code section 65589.5) The excessive cost of the state’s housing supply is partially caused by activities and policies of many local governments that limit the approval of housing, increase the cost of land for housing, and require high fees and exactions be paid by producers of housing. Among the consequences of those actions are discrimination against low-income and minority households.

The Housing Accountability Act is intended to limit the reasons that local agencies can deny, reduce the density of, or render infeasible housing development projects, including emergency shelters and housing development projects serving very low, low-, or moderate-income households.

Housing Crisis Act of 2019, Senate Bill 330 (2019) (Government Code section 66300 et seq.) The Housing Crisis Act of 2019 is intended to accelerate housing production in California by streamlining permitting and approval processes, cutting the time it takes to obtain building permits, ensuring no net loss in zoning capacity, barring local governments from reducing the number of homes that can be built, and limiting fees after projects are approved. Streamlined Ministerial Approval Process, Senate Bill 35 (2017) (Government Code sections 65400 and 65582.1)

In 2017, California passed **SB 35**, creating a streamlined approval process for housing developments in localities that have not yet met their housing targets, provided that the development is on an infill site and complies with existing residential and mixed-use zoning. Participating developments must provide at least 10 percent of units for lower income families. All projects over 10 units must use prevailing wage, and larger projects must provide skilled and trained labor.

Density Bonus Law (Government Code Section 65915 et seq.) The Density Bonus Law at Government Code Section 65915 et seq. requires local governments to adopt an ordinance providing for bonuses allowing increased project density above the base residential density and/or other regulatory or financial incentives to developers for the development of housing units that are affordable to qualifying low and moderate-income households, and to grant such a density bonus when applicant requests one. Increased density bonuses and the other incentives offered by the law are intended to help make the development of affordable housing more economically feasible for housing developers. Developers may also be eligible for concessions or incentives, waivers, or reductions, such as:

1. Relaxation of site development standards and modification of zoning codes or architectural design requirements.
2. Mixed used zoning that will reduce the cost of the housing; or
3. Other regulatory incentives that result in cost reductions to provide for affordable housing. Housing Density Bonuses, Assembly Bill 2501 (2016) (Government Code section 65915)

In 2016, the passage of **AB 2501** clarified that incentives under the Density Bonus Law at Title VII Government Code section 65915 are required for housing providers who include the requisite amount of affordable housing units in a project and provided for faster processing of density bonus applications. It also limited cities' and counties' ability to impose additional requirements on developers that may be intended to block development. Density Bonuses for Affordable Housing, Assembly Bill 1763 (2019) (Government Code section 65915)

In 2019, **AB 1763** was passed amending the Density Bonus Law at Title VII Government Code section 65915 to provide enhanced density bonuses to housing developments that are 100 percent affordable to encourage development for low-income households.

Least Cost Zoning Law (Government Code section 65913.1) Title VII Government Code section 65913.1 requires local governments to zone sufficient land for residential use with appropriate standards, in relation to zoning for nonresidential uses and growth projections, to meet the housing needs of all income groups as identified in the jurisdiction's housing element of the general plan. Appropriate standards are defined to mean density and development requirements that contribute significantly to the economic feasibility of producing housing at the lowest possible cost given existing circumstances.

Zoning Regulations, Assembly Bill 1505 (2017) (Government Code sections 65850 through 65850.01) With the passage of AB 1505 in 2017, jurisdictions were authorized to require that a certain amount of low-income housing, on-site or off-site, is included as a condition of the development of residential rental units. The law also authorizes HCD, if the city or county meets certain conditions, to review an ordinance that requires as a condition of residential rental unit development that more than 15 percent of the total number of units be affordable to households at 80 percent or less of the area median income within 10 years of its adoption or amendment. The law authorizes HCD to request and require that a jurisdiction provide evidence that the ordinance does not unduly constrain the production of housing by submitting an economic feasibility study.

Supportive Housing Streamlining Act, Assembly Bill 2162 (2018) (Government Code section 65583) The act amended Government Code section 65583 to require that supportive and transitional housing be a use by-right in zones where multifamily and mixed uses are permitted, including non-residential zones, if the proposed housing development meets specified criteria. It also requires local governments approve, within specified periods, a supportive housing development that complies with these requirements. The law prohibits the local government from imposing minimum parking requirements for units occupied by supportive housing residents if the development is located within one-half mile of a public transit stop.

Surplus Public Land, Assembly Bill 1255 (2019) (Government Code section 54230) Passed in 2019, AB 1255 recognized that state and local agencies own thousands of parcels of land throughout the state, some of which exceed those agencies' foreseeable needs. Title V Government Code section 54230 requires cities and counties to report to the state an inventory of its surplus lands in urbanized areas, and it requires the state to include this information in a digitized statewide inventory of surplus land sites.

Surplus Land Act, Assembly Bill 1486 (2019) (Government Code section 54220. The law aims to connect developers who are interested in building more affordable homes to surplus local public land that is both available and suitable for housing development.

Residential Development, Senate Bill 6 (2019) (Government Code section 11011.8 and Government Code section 65583.3) Passed in 2019, SB 6 requires the state to create a publicly available and searchable inventory of local sites suitable and available for residential development, along with state surplus lands, available via a link on the website of the Department of General Services.

Housing Data Collection and Reporting, Assembly Bill 1483 (2019) (Government Code section 65940.1) AB 1483 (2019), requires local jurisdictions to publicly share information about zoning ordinances, development standards, current schedule of fees, exactions, and affordability requirements applicable to a proposed housing development project on its internet site. They must also include all zoning ordinances and development standards, specified annual fee reports or annual financial reports, and an archive of impact fee nexus studies, cost of service studies, or equivalent. The law also requires HCD to develop and update a 10-year housing data strategy.

Housing Program Eligible Entities, Assembly Bill 1010 (2019) (Health and Safety Code section 50650.8) AB 1010, passed in 2019, expanded definitions included in the California Health and Safety Code to allow duly constituted governing bodies of a Native American reservation or rancheria to become eligible entities able to participate in affordable housing programs such as CalHOME. California Environmental Quality Act Exemption for Supportive and Transitional.

Housing, Senate Bill 450 (2019) (Public Resources Code section 21080.50) With the passage of SB 450 in 2019, projects related to the conversion of motels, hotels, residential hotels, or hostels to supportive or transitional

housing are exempt from the California Environmental Quality Act until January 1, 2025, to lessen the hurdles for conversion projects.

Properties Eligible for a Welfare Exemption, Assembly Bill 1743 (2019) (Government Code section 53340) In 2019, AB 1743 expanded the properties that are exempt from community facility district taxes to include properties that qualify for the property tax welfare exemption. The law also limits the ability of local agencies to reject housing development projects on the basis that their qualification for the exemption constitutes an adverse impact upon the public health or safety.

Property Tax and Community Land Trust, Senate Bill 196 (2019) (Revenue and Taxation Code section 75.11) The Legislature, recognizing that community land trusts (CLTs) and limited equity housing cooperatives provide affordable housing options to low- and moderate-income households, passed SB 196 in 2019. SB 196 enacted a new welfare exemption from property tax for property owned by a CLT and made other changes regarding property tax assessments of property subject to contracts with CLT's (Revenue and Taxation Code section 75.11).

Affordable Housing Special Beneficiary District, Assembly Bill 2031 (2016) (Health and Safety Code section 34191.30 et seq.) Passage of AB 2031 in 2016 added Part 1.87 to the Health and Safety Code providing jurisdictions with a key tool for financing affordable housing development through the issuance of affordable housing bonds to be repaid from distributions of its property tax or "boomerang funds" received because of the dissolution of redevelopment agencies. e. California State Laws on Accessory Dwelling Units (ADUs) Accessory Dwelling Units (Government Code sections 65852.1 through 65852.2) California's Planning and Zoning Law at Government Code sections 65000 et seq. authorizes a local agency to provide by ordinance the creation of accessory dwelling units (ADUs) in single-family and multifamily residential zones.

The law requires jurisdictions to provide expedited approval of an application for a building permit to create, when specified conditions are met, one ADU per single-family lot if the unit is contained within the existing space. The law also places limits on parking and set back requirements. Accessory dwelling or second units can be a useful strategy for housing elderly persons and persons with disabilities. Land Use, Accessory Dwelling Units, Assembly Bill 68 (2019) (Government Code sections 65852.2 and 65852.22)

In 2019, AB 68 made changes to facilitate the development of more ADUs, including reducing barriers to ADU approval and construction, which will increase production of these low-cost, energy-efficient units and add to California's affordable housing supply. Accessory Dwelling Units, Assembly Bill 881 (2019) (Government Code section 65852.2) AB 881 (2019), removed impediments to ADU construction by restricting local jurisdictions' permitting criteria, clarifying that ADU's must receive streamlined approval if constructed in existing garages, and eliminating local agencies' ability to require owner-occupancy for five years.

Accessory Dwelling Units Sale or Separate Conveyance, Assembly Bill 587 (2019) (Government Code section 65852.26) Passed in 2019, AB 587 added Government Code section 65856.26 providing an exemption for qualified nonprofit organizations, including affordable housing organizations, to sell deed-restricted land to be conveyed separately from the primary residence to qualified low-income homeowners. The law includes the requirement of affordability restrictions on the sale and conveyance of the property to ensure the property will be preserved for low-income housing for 45 years.

Accessory Dwelling Units, Senate Bill 13 (2019) (Government Code section 65852.2 and Health and Safety Code section 17980.12) In 2019, SB 13 amended Government Code section 65852.2, creating a tiered fee structure which charges ADUs based on their size and location and addresses other barriers by lowering the application approval timeframe, creating an avenue to get unpermitted ADUs up to code, and enhancing an enforcement

mechanism under Health and Safety Code section 17980.12 allowing the state to ensure that localities are following ADU statute. Accessory Dwelling Units and Common Interest Developments, Assembly Bill 670 (2019) (Civil Code section 4751) AB 670, passed in 2019, added Civil Code section 4751 relating to common interest development.

The law allows for the construction of affordable ADUs and junior accessory dwelling units that are owner-occupied and that are used for rentals of terms longer than 30 days. The law also prohibits homeowners' associations from preventing the development of such ADUs. Accessory Dwelling Unit Incentives, Assembly Bill 671 (2019) (Government Code section 65583 and Health and Safety Code section 50504.5) In 2019, California passed AB 671 amending Housing Element Law at Government Code section 65583 and adding Health and Safety Code section 50504.5. The law requires local governments to develop housing plans that incentivize and promote the creation of affordable ADU rentals and requires the state to develop a list of state grants and financial incentives for affordable ADUs.

California State Funding Laws Building Homes and Jobs Act, Senate Bill 2 (2017) The Building Homes and Jobs Act imposes a fee on the recording of real estate documents to increase funding for affordable housing. The revenues from the fee are deposited in the Building Homes and Jobs Fund. The act provides that first-year proceeds are split evenly between local planning grants and the California Department of Housing and Community Development (HCD) programs addressing homelessness. Thereafter, 70 percent of the proceeds will be allocated to local governments; 15 percent will be allocated to HCD; 10 percent to assist the development of farmworker housing; and 5 percent to administer a program to incentivize the permitting of affordable housing, while another 15 percent will be allocated to the California Housing Finance Agency (CalHFA) to assist mixed-income multifamily developments. Housing Sustainability Districts Program, Assembly Bill 73 (2017) (Government Code section 66200 et seq.)

The Housing Sustainability Districts Program provides state financial incentives to cities and counties that create a zoning overlay district with streamlined zoning. Development projects must use a prevailing wage and include a minimum amount of affordable housing. Workforce Housing Opportunity Zone (Government Code Section 65620) Government Code section 65620 authorizes the state to provide planning funds to a city or county to adopt a specific housing development plan that minimizes project-level environmental review. The law requires at least 50 percent of total housing units within that plan to be affordable to persons or families at or below moderate-income, with at least 10 percent of total units affordable for lower-income households. In addition, development projects must use a prevailing wage.

Housing Trust for the National Mortgage Special Deposit Fund, Senate Bill 113 (2019) Signed into law in 2019, SB 113 created a trust to manage funds from the National Mortgage Special Deposit Fund to provide sustainable, ongoing legal assistance to California renters and homeowners in housing-related matters through local nonprofit organizations. The bill also appropriates funds to study the most effective way to establish and manage a trust to accelerate housing production and assist in creating needs assessments (California Health and Safety Code section 50515.02).

California State Laws Tailored to Subpopulations Veterans and Affordable Housing Bond Act of 2018, Senate Bill 3 (2017) (Health and Safety Code section 54000) The Veterans and Affordable Housing Bond Act of 2018 authorized the issuance of bonds to be used to finance various existing housing programs, provide infill infrastructure financing, create affordable housing matching grant programs, and to provide additional funding for programs for farm, home, and mobile home purchase assistance for veterans.

Farmworker Housing, Assembly Bill 571 (2017) (Health and Safety Code section 50710 et seq.) AB 571 (2017), amended Farmworker Housing and Office of Migrant Services Programs under California's Health and Safety Code

making modifications to the state’s farmworker housing tax credit and California’s Revenue and Taxation Code to increase its use. It authorized HCD to advance funds to operators of migrant housing centers at the beginning of each season and extends their occupancy to 275 days.

Homeless Youth Act of 2018, Senate Bill 918 (2018) (Welfare and Institutions Code section 8259) In 2018, the Homeless Youth Act of 2018 passed, requiring the Homeless Coordinating and Financing Council (HCFC) to assume additional responsibilities, including collecting data on youth homelessness and setting specific, measurable goals. The Homeless Youth Act of 2018 requires the HCFC to collect data on youth homelessness, develop outcome metrics, prevent homelessness among youth involved with the child welfare or juvenile justice systems, and collaborate with stakeholders to inform policy, practices, and programs.

Hiring of Real Property, Assembly Bill 2219 (2018) (Civil Code Section 1947.3) AB 2219, passed in 2018, requires a landlord or a landlord’s agent to allow a tenant to pay rent through a third party. The Civil Code section 1947.3 as amended ensures that third-party payments, which may come from a variety of sources including social service agencies or programs, family members, caretakers, or payees, are accepted by landlords. Such protections help ensure that tenants who may have a disability, be low-income, and/or are struggling to pay rent are able to meet their tenancy responsibilities and to maintain housing.

Tenant Protection Act of 2019, Assembly Bill 1482 (2019) (Civil Code section 1946.2) On January 1, 2020, the Tenant Protection Act of 2019 took effect, providing California tenants with just cause protections statewide. Pursuant to California Civil Code section 1946.2, once a tenant has continuously and lawfully occupied residential real property which is subject to the Tenant Protection Act of 2019 for 12 months, the owner may not terminate their tenancy without just cause, which is required to be stated in the landlord’s written notice to terminate tenancy. In addition to just cause protections, passage of the Tenant Protection Act of 2019 established statewide limitations on gross rental rate increases (Civil Code section 1947.12(k)(1)). The rental rate increase limitations do not apply to housing subject to a local rent control ordinance that restricts annual rental rate increases to an amount less than that provided for by the Tenant Protection Act of 2019. Housing that has been issued a certificate of occupancy within the last 15 years is exempt from both the “just cause” requirement and the rent cap. Protections under the Act are enforced through the California Court System.

The Lanterman Developmental Disabilities Services Act (Welfare and Institutions Code Sections 5115 and 5116) Pursuant to the Lanterman Act, persons with developmental disabilities have the same legal rights and responsibilities guaranteed all other individuals by the United States Constitution and subsequent laws, as well as the Constitution and laws of the State of California. Under the Lanterman Act, an otherwise qualified person by reason of having a developmental disability shall not be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity that receives public funds.

The Lanterman Act states that persons with development disabilities have the right to treatment and habilitation services and supports in the least restrictive environment. Welfare & Institutions Code section 5115 provides that it is the policy of the state in the Lanterman-Petris-Short (LPS) Act and the Lanterman DDS Act that persons with mental health disorders or physical disability are entitled to live in normal residential surroundings and should not be excluded because of their disabilities.

This critically important 1970 commitment to community integration and de-institutionalization has a second paragraph providing that there is a statewide policy that the use of property for the care of six or fewer persons with mental health disorders or other disabilities is a residential use of property for zoning. (Note however that housing with more than six people may also be a residential use under both the state and federal fair housing laws.)

Welfare & Institutions Code section 5116 implements the principle in section 5115 by providing that a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if the homes provide care on a 24-hour-a-day basis.

These homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwellings. Local agencies must allow these licensed residential care facilities in any area zoned for residential use. The use of a property for the care of six or fewer persons with mental health disorders or other disabilities is a residential use of the property for the purposes of zoning, and such homes may not be required to obtain conditional use permits or variances that are not required of other family dwellings.

Developmental Services, Senate Bill 81 (2019) (Welfare and Institutions Code section 4519.4) In 2019, SB 2019 amended the California Welfare and Institutions Code to add, among other things, a requirement that the Department of Developmental Services (DDS) consult with specified stakeholders, including representatives of the Developmental Services Task Force (DSTF) and the Department of Rehabilitation (DR), to discuss system reforms to better serve consumers with developmental disabilities; to perform various duties, such as evaluating compliance with federal rules relating to specified services; and to report on the progress of these efforts.

The Housing Opportunities Act, Senate Bill 329 (2019) (Government Code sections 12927 and 12955) Passage of The Housing Opportunities Act in 2019 broadened the definition of “Source of Income” based discrimination to include protections for verifiable income paid directly to a tenant, to a representative of a tenant, or to a housing owner or landlord on behalf of a tenant, including federal, state, or local public assistance and housing subsidies. Code Civ. Proc § 1161.3 – Prohibits landlords from evicting a tenant based on acts of domestic violence, stalking, sexual assault, human trafficking, or elder/dependent adult abuse committed against that tenant or member of the tenant’s household. Civ. Code § 1946.7 – Allows survivors to terminate their leases early, with 14 days’ notice. Civ. Code §§ 1941.5, 1941.6 – Gives survivor tenants the ability to obtain lock changes for their safety. AB 2413,

The Right to a Safe Home Act (Civ. Code § 1946.8, Gov. Code § 53165, Code Civ. Proc. § 1161.3 Strengthened housing protections for victims of abuse, victims of crime, or persons in an emergency who need police or emergency assistance from penalties such as eviction. Prohibits local governments from assessing penalties against tenants or landlords for calls for police or emergency assistance. h. California State Laws on Infrastructure Priority Allocation of Water and Sewer Service (Government Code section 65589.7)

To improve the effectiveness of the law in facilitating housing development for lower income households, Government Code Section 65589.7 requires local governments to submit a copy of the housing element to water and sewer providers and requires these providers to establish procedures to grant priority service to housing for lower-income households.

Specifically, water and sewer providers should establish procedures to:

- Grant priority to a proposed development that includes housing affordable to lower-income households.
- Prohibit water and sewer providers from denying/conditioning the approval or reducing the number of services for an application for development that includes housing affordable to lower-income households, unless specific written findings are made.
- Require Urban Water Management Plans include projected water use needed for lower-income single-family and multifamily households.

Failure to Provide Infrastructure FEHA 2 CCR (Government Code section 12161) Public and private practices that result in denial or failure to provide infrastructure and services in a discriminatory manner are considered a potential violation. Identify Disadvantaged Communities (Government Code section 65302.10) This includes the requirement that cities and counties identify certain disadvantaged unincorporated communities within their jurisdiction and/or growth path, analyze water, wastewater, storm water drainage, and structural fire protection infrastructure and service deficiencies and needs in those communities, and identify funding mechanisms to address those needs.

California Department of Fair Employment and Housing (DFEH) Regulations DFEH Housing Regulations (2 California Code of Regulations section 12005 et seq.) Effective January 1, 2020, the California Department of Fair Employment and Housing (DFEH) enacted regulations to protect against housing discrimination. These regulations, 2 CCR Section 12005 et seq, implement the FEHA statute, making it easier for housing providers, owners, tenants, state and local governments, and financing and real estate entities to understand their rights and obligations. DFEH’s statute and fair housing regulations generally provide broader protections than are available under federal law, they cover a much broader list of protected classes.

The regulations address direct and vicarious liability for discriminatory housing practices, how to establish liability based on a practice’s discriminatory effect, burdens of proof, legally sufficient justifications to allegations of discriminatory effect, retaliation and harassment, discriminatory effect in financial practices and real estate practices, land use discrimination, reasonable accommodations for people with disabilities, and the use of criminal history in rental housing applications.

More specifically, the new FEHA regulations address discriminatory effect, also known as disparate impact, which addresses neutral policies or practices that disproportionately affect persons in protected classes or has the effect of perpetuating segregation. The regulations establish a burden-shifting test to show that the challenged practice has a discriminatory effect, then the burden shifts to the respondent to show a legally sufficient justification for the practice and that there is no less discriminatory alternative available.

The regulations also include clarified protections on practices constituting harassment, including quid quo pro and hostile environment harassment, and practices constituting retaliation. The regulations implement the prohibition of discrimination in land use practices and housing programs, including specific practices related to land use. The regulations provide clarity on the reasonable accommodation process and requirements for assistance animals. Lastly, the regulations address the use of criminal history information in housing transaction, including prohibited uses of criminal history information and specific practices relating to criminal history information.

These regulations are powerful new tools in California that regulate best practices for housing providers and state and local government to promote housing. Plans, Programs, and Policies Fair housing laws at the federal and state levels determine protections or policies for protected classes in California. Local planning, zoning, and housing development laws and programs have a significant impact on protected classes and housing choice. The following section summarizes relevant plans, programs, and policies that directly help to promote fair housing goals in California.

Challenges and Opportunities

While progress has been made, significant challenges persist in achieving fair housing in Riverside County. Persistent poverty, lack of affordable housing, and systemic barriers continue to undermine efforts toward equitable housing access.

However, these challenges also present opportunities for innovation, collaboration, and policy reform. By fostering partnerships between stakeholders, leveraging data-driven approaches, and centering the voices of impacted communities, Riverside County can work towards a more just and inclusive housing landscape.

The County also spends CDBG funds annually on public facility improvements in disadvantaged areas including sidewalk replacement, library building upgrades, and park/open space upgrades to contribute to a higher quality of life for residents. In Riverside County, fair housing is an ongoing journey, shaped by historical legacies, socioeconomic dynamics, and community-driven initiatives.

By harnessing local knowledge, leveraging data insights, and fostering collaboration, Riverside County can pave the way for a future where every individual has access to safe, affordable, and dignified housing, regardless of their background or circumstances.

5. Assessment of Contributing Factors to Fair Housing Issues

Housing Element

The Housing Element sets forth five primary goals, each with associated policies, actions, implementing resources, responsible agency and timeframes included for the purposes of mitigating impediments to fair housing within the County.

These goals include:

- Goal 1: To assist in the development of adequate housing to meet the county’s fair share of the region’s housing needs for all economic segments of the population, with an emphasis on lower-income households and households with special needs.
- Goal 2: To conserve and improve the condition of the housing stock, particularly affordable housing.
- Goal 3: To promote equal housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.
- Goal 4 Establish adequate planning, administrative and fiscal tools to implement housing policies.
- Goal #5: Reduce per capita residential energy use.

Regional Analysis of Impediments (Housing Element)

Previous regional impediments to fair housing choice identified in the 2012 AI are listed below. The impediments provide a snapshot of the barriers faced in 2012 by residents, including inadequate affordable housing supply, displacement, greater access to opportunity, and others.

1. Inadequate supply of affordable housing available to lower-income and minority households. Impediment
2. Community resistance to the development of multifamily rental housing and housing for lower-income or minority households. Impediment
3. Shortage of subsidies and strategies to promote affordable, accessible housing for low, very low, and extremely low-income households, including protected classes. Impediment
4. Communities lack enough awareness of potential fair housing impediments and ways to address those impediments. Impediment
5. Limited coordination on fair housing issues among state fair housing enforcement agencies. Impediment
6. Local development standards and their implementation e.g., zoning, building or design standards, may constrain the development of housing opportunities for minority and low-income households. Impediment
7. Low-income households may be at risk of displacement in areas subject to strong new development pressure or activity. Impediment

- 8. Inadequate access for minority households to housing outside of areas of minority concentration. Impediment
- 9. State CDBG and HOME Programs underserve minorities in some instances.
- 10. Inadequate access to employment opportunities, transportation, public and social services infrastructure to support increased housing opportunities for lower income, minority, and disabled households. Source: State of California Department of Housing and Community Development (HCD) 2012 Analysis of Impediments to Fair Housing Choice.

Current Local Contributing Factors

There are several factors and elements that contribute to and may cause fair housing issues. Some of these are historical and referenced in the preceding section on local knowledge and data.

- 1. **Resident Opportunities:** Riverside County exhibits significant disparities, with certain communities facing limited access to affordable housing due to high rent prices and low-income levels. This creates barriers to fair housing for marginalized groups. Countywide, there are disparities across racial/ethnic groups in access to educational opportunities, there are disparities across racial/ethnic groups in access to environmental opportunities, There are significant disparities in access to economic opportunity.
- 2. **Historical Discrimination:** Historical discriminatory practices, such as redlining and segregation, have left lasting impacts on housing patterns in Riverside County. These practices have marginalized minority communities, leading to unequal access to housing opportunities.
- 3. **Limited Affordable Housing Stock:** Riverside County faces a shortage of affordable housing units relative to its population growth. The lack of affordable options disproportionately affects low-income individuals and families, exacerbating fair housing issues.
- 4. **Zoning Policies and Land Use Regulations:** Zoning policies and land use regulations can perpetuate segregation and limit housing choices for certain demographics. These policies may restrict the development of affordable housing in certain areas, contributing to fair housing disparities.
- 5. **Language and Cultural Barriers:** Language and cultural barriers can impede access to housing resources and information for non-English-speaking residents in Riverside County. Limited language accessibility may prevent individuals from understanding their fair housing rights and accessing assistance programs.
- 6. **Limited Enforcement of Fair Housing Laws:** Despite legal protections, the enforcement of fair housing laws in Riverside County may be inadequate. Discriminatory practices by landlords, property managers, and housing providers may go unchecked, further perpetuating housing inequality.
- 7. **Gentrification and Displacement:** Gentrification in Riverside County can lead to the displacement of long-term residents, particularly communities of color and low-income individuals. As neighborhoods undergo revitalization efforts, rising property values and rents may force vulnerable populations out of their homes, exacerbating fair housing issues.
- 8. **Transportation Accessibility:** Limited transportation options in certain areas of Riverside County can restrict housing choices for residents, particularly those without access to private vehicles. This can lead to segregation and unequal access to employment, education, and other essential services, contributing to fair housing disparities.

Addressing these contributing factors requires a comprehensive approach, including policy reforms, community engagement, and targeted interventions to promote fair housing practices and ensure equitable access to housing opportunities for all residents of Riverside County.



Section VI: Fair Housing Priorities and Goals



City of Palm Desert

Section VI Fair Housing Priorities and Goals

The County's AFH planning process included analyzing all data from survey respondents, from stakeholders, demographic and socioeconomic data, regional and localized trends and shifts. From this process, fair housing priorities and goals were created. However, the AFH process also includes review and evaluating past fair housing implementation. The following includes a small analysis of the past goals, actions and strategies adopted and implemented over the past 5 years.

Overview of Process and Analysis Used to Reach the Goals. The process for determining fair housing goals consisted of a six-tiered review and analysis:

1. Review of previously established fair housing goals,
2. Analysis of demographic data,
3. Analysis interpretation of stakeholder focus group feedback,
4. Analysis interpretation of AFH survey results,
5. Review of fair housing service provider activities,
6. Analysis of public comment, and
7. Review of other County Fair Housing reports and document priorities and goals.

1. Assessment of Past Goals, Actions, and Strategies

The County of Riverside has fully implemented their 2020 Analysis of Impediment to Fair Housing Choice (AI) recommendations.

2020 AI Recommendation 1:

1. The County of Riverside and its contracted fair housing service provider should continue providing educational opportunities for property owners, property managers, and residents. These opportunities should provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications, which are some of the leading reasons why persons with disabilities encounter discrimination when seeking housing or attempting to maintain their housing.
2. It is recommended that the County provide for, under contract, multiple workshops per year for the next five years in locations throughout the County. These workshops should be focused on the rights of persons with disabilities as it relates to their ability to obtain and maintain housing. The content of these workshops should be tailored to landlords, tenants, and government officials (e.g., code enforcement, PHA staff, EDA staff), including a general introduction to fair housing laws and discrimination, and then primarily focus on forms of discrimination against persons with disabilities, such as unreasonably denying or refusing to address requests for reasonable accommodation and modification.
3. It is further recommended that the County continue contracting with a fair housing service provider for both discrimination and landlord-tenant services. Each annual contract should include metrics, benchmarks, and reporting requirements specific to this recommendation.

The County implemented all 3 recommendations noted above. FHCR has indicated the County maintains an annual Fair Housing contract that includes all jurisdictions in Riverside County. The FHCR provides educational opportunities for property owners/manager and residents, provides landlord/tenant mediation services, and hosts several workshops, including two upcoming workshops for first-time homebuyers.

2020 AI Recommendation 2:

Siting and Standards for Transitional and Supportive Housing.

- Implement Action 1.5c of the Housing Element to revise Ordinance 348 to include a definition of transitional housing and supportive housing that is consistent with State of California Health and Safety Code Sections 50675.14 and 50675.2; and,
- Revise the Ordinance to list transitional and supportive housing as permitted uses within residential zones.

The County completed an amendment to Ordinance No. 348 in March 2021 regarding transitional and supportive housing. Below is a summary of the actions as described by the City:

“Staff completed drafting an amendment to Ordinance No. 348 to ensure that transitional and supportive housing will be permitted by right in residential zones and subject only to those restrictions that apply to other residential uses of the same type in the same zone. After the breadth and scope of legislative statutory changes to the law in 2018 and 2019, particularly with respect to supportive housing, the County is redrafting its ordinances by adapting the additional requirements into amendments being prepared in response to the state’s focus on new housing and housing-related legislation during the 2018 and 2019 legislative sessions. The supportive and transitional ordinance amendments were adopted in March 2021.”

“Transitional housing and supportive housing must be permitted as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)). The County permits transitional and supportive housing in all zones where one family or multi-family dwellings are allowed, including mixed use zones, and nonresidential zones that allow residential, subject only to the same regulations as similar uses in the same zone, consistent with Health and Safety Code Sections 50675.14 and 50675.2.”

Past Goals		Action	Strategies/Progress Report
1	To assist in the development of adequate housing to meet the county’s fair share of the region’s housing needs for all economic segments of the population, with an emphasis on lower-income households and households with special needs;	Ongoing housing development	Increased housing production with a focus on affordability. Progress Status: On target.
2	To conserve and improve the condition of the housing stock, particularly affordable housing;	Continued allocation of funding for affordable housing improvement programs such as the Home Repair Program which are targeted to assist very low to moderate income households	Annual allocation of funding for program implementation. Ensuring 90% of expiring housing covenants are maintained. Progress Status: On target.
3	To promote equal housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.	Ensure that regulatory agreements include equal opportunity compliance verbiage. Continued funding of FHCRC AFFH services.	*Ongoing monitoring activities of properties that receive County funding. *Section 3 enforcement monitoring activities and collaborations. Progress Status: On target.
4	Establish adequate planning, administrative and fiscal tools to implement housing policies	Ongoing efforts are being made to implement and improve housing policies	The County continues to implement and improve planning and administrative tools and appropriately updates its internal policies and procedures Progress Status: On target.

Past Goals		Action	Strategies/Progress Report
5	Reduce per capita residential energy use	Continuous efforts are being made to promote energy efficient strategies within agency funded housing activities. Policies	Continuous prioritization Progress Status: On target.
6	Implement homelessness prevention services	Design and implement a coordinated prevention system to provide limited cash assistance, a wide range of free or low-cost supportive services, and/or supplies to those most likely to become homeless.	Implementation of Homelessness Action Plan Goals Progress Status: On target.
7	Ensure funding of a coordinated system to end and prevent homelessness.	Identify a wide range of public and private funding opportunities to conduct the design and implementation of the coordinated system to prevent and end homelessness	Continuous prioritization. Progress Status: On target.
8	Continue the provision of educational opportunities for property owners, property managers, and residents concerning the law as it pertains to reasonable accommodations and reasonable modifications.	The County of Riverside and its contracted fair housing service provider should continue providing educational opportunities for property owners, property managers, and residents.	Annual allocation of funding for program implementation. Progress Status: On target.
9	Under contract, the County should provide multiple workshops per year for the next five years in locations throughout the County. These workshops should be focused on the rights of persons with disabilities as it relates to their ability to obtain and maintain housing.	Ongoing educational services: workshops should be tailored to landlords, tenants, and government officials (e.g., code enforcement, PHA staff, EDA staff), including an introduction to fair housing laws and discrimination, and with focus on forms of discrimination against persons with disabilities, such as unreasonably denying or refusing to address requests for reasonable accommodation and modification.	The County's Fair Housing consultant provides regional education and workshops to targeted groups. Progress Status: On target.
10	To continue contracting with a fair housing service provider for both discrimination and landlord-tenant services.	Ongoing educational services: Each annual contract should include metrics, benchmarks, and reporting requirements specific to this recommendation.	

2. Other County Reports: Fair Housing Priorities and Goals

Adherence to federal and state fair housing goals as well as consideration of how to more effectively further the specific fair housing needs of its community shall continue to be a priority within Riverside County. Affirmatively furthering fair housing embedded not only within its five-year Consolidated Plan and its Annual Action Plan, priorities and goals are implemented in the standard housing programmatic operations. Furthermore, the County shall determine the most effective ways to implement goals identified within the AFH Report preparation process.

The County of Riverside commended the following Goals:

- Goal 1: New Construction: Facilitate new housing opportunities to meet the needs of existing and future unincorporated Riverside County residents in all income categories.
- Goal 2: Innovative Housing Types: Encourage construction of innovative housing types that are affordable and promote mixed-income neighborhoods.
- Goal 3: Affordable Housing: Encourage construction, maintenance, improvement, and preservation of safe, decent, and sound affordable housing in unincorporated Riverside County.
- Goal 4: Special-Needs Groups: Work towards meeting the housing needs of special groups of unincorporated County residents, including but not limited to a growing senior population, large families, female headed households, farmworkers, persons with disabilities, persons with developmental disabilities, and persons and households in need of emergency shelter.
- Goal 5: Affirmatively Furthering Fair Housing: Promote affirmative further fair housing opportunities throughout the unincorporated County for all persons regardless of age, race, religion, color, religion, ancestry, national origin, sex, marital status, disability, familial status, or sexual orientation. As identified within the most recent Housing Element, the following recommended actions capture the County’s planned fair housing priorities.

The County Housing Element recommended the following housing goals:

H 5.1: The County shall continue to support fair housing laws and organizations that provide fair housing information and enforcement.

H 5.2: The County shall provide housing information and counseling to low-income households and households with special housing needs.

H 5.3: The County shall promote housing opportunities for all persons, regardless of race, religion, color, ancestry, national origin, sex, marital status, disability, family status, income, sexual orientation, or other barriers that prevent choice in housing.

H 5.4: The County shall strive to disperse affordable housing projects throughout the county, while ensuring that affordable housing development occurs in areas with appropriate access to infrastructure, services, and necessary community amenities, wherever feasible.

H 5.5: The County shall increase access to opportunities for lower-income households by encouraging affordable housing development in high-resource areas and improving resources near affordable housing sites located in low-resource areas.

H 5.6: The County shall collaborate with community partners to increase residential low-resource areas access to transit, environmental, economic, and educational opportunities.

3. 2024-2029 AFH Report- Fair Housing Priorities and Goals

The following Fair Housing Priorities, Goals and Actions were developed by looking at the community outreach, research and resource development, data collection and analysis.

Fair Housing Priorities

1. **Promote Fair Housing:** Advocating for policies and practices that ensure equal access to housing opportunities for all individuals, regardless of their background or protected characteristics.
2. **Create and Promote Housing Development Incentives:** Encouraging the development of new housing units by offering incentives to builders and developers. These incentives could include tax breaks, streamlined permitting processes, or grants.
3. **Increase Housing Density:** Focusing on strategies that lead to higher housing density, such as mixed-use developments, transit-oriented housing, and infill projects. This approach optimizes land use and supports efficient urban growth.
4. **Assist Jurisdictions by Providing Good Examples of Regulatory Changes:** Offering guidance and best practices to local governments on updating zoning regulations, land use policies, and building codes to promote fair housing and affordability.
5. **Increase Affordable Housing Volume:** Prioritizing the construction of affordable housing units to meet the needs of low and moderate-income households. This involves collaboration with developers, nonprofits, and community organizations.
6. **Increase Affordable Special Needs Housing:** Addressing the housing needs of vulnerable populations, including individuals with disabilities, seniors, and those requiring specialized housing services.
7. **Preserve Existing Affordable Housing:** Safeguarding existing affordable housing stock through rehabilitation, maintenance, and tenant protections. Preventing displacement is crucial for maintaining community stability.
8. **Promote and Help Fund Affordable Accessory Dwelling Unit (ADU) Development:** Encouraging the construction of ADUs (also known as granny flats or backyard cottages) as an affordable housing option. Providing financial support and streamlining regulations can facilitate ADU development.

Fair Housing Goals

1. Provide Fair Housing Outreach Opportunities to All Areas of the County
2. Provide Zoning and Incentives to Increase a Variety of Housing Types
3. Increase Opportunities for Affordable and Special Needs Housing
4. Comprehensive Supportive Services to First-time Homebuyers
5. Incentivize Accessory Dwelling Unit (ADU) Development

Goals	Fair Housing Priorities	Actions
Provide Fair Housing Outreach Opportunities to All Areas of the County	Promote Fair Housing <ul style="list-style-type: none"> • Community Engagement • Accessible Resources • Cultural Competence • Collaborative Partnerships • Education and Training • Targeted Strategies • Accessible Communication Channels • Feedback Mechanisms 	<ul style="list-style-type: none"> • Action 1.A: Continue contracting with a fair housing provider, such as the Fair Housing Council of Riverside County (FHCRC). • Action 1.B: Provide all informational, outreach, and project/program materials in English and Spanish, and other languages as necessary. • Action 1.C: Recruit and/or involve residents from diverse neighborhood groups and community organizations for focus groups, stakeholder interviews, or committees. • Action 1.D: Increase outreach to community members who are more likely to experience discrimination including education, mediation, and advocacy services. • Action 1.E: Strive to create outreach methods that are convenient to residents such as televised workshops, meetings at schools, outreach at senior centers/living areas, polling questions, promotions at summer events programming, use temporary or movable installations, provide area daycares, and school events, and provide additional ways for residents to learn as part of networking.
Provide Zoning and Incentives to	Create and promote housing development incentives Increase housing density	<ul style="list-style-type: none"> • Action 2.A: Allow for a variety of housing types and densities across residential and mixed-use zones, including single-room occupancy units,

Goals	Fair Housing Priorities	Actions
Increase a Variety of Housing Types	Assist jurisdictions by providing good examples of regulatory changes <ul style="list-style-type: none"> • Zoning Policies • Incentive Programs • Public-Private Partnerships • Transit-Oriented Development • Affordable Housing Requirements • Community Engagement • Infrastructure Investment • Streamlined Regulatory Processes 	efficiency units, and missing middle housing types (duplexes, triplexes, quadplexes, garden apartments, etc.). <ul style="list-style-type: none"> • Action 2.B: Promote model incentives that are successful in increasing density or providing special needs housing such as expedited review processes, fee deferrals or waivers, and municipal technical assistance. • Action 2.C: Continuously monitor to ensure compliance with federal and state housing laws (related to ADUs, emergency shelters, density bonuses, LBNCs etc.) Develop and promote model ordinances or example cases and provide technical assistance to jurisdictions to assist with compliance across the region. • Action 2.D: Review current ordinances and regulations with the aim of incorporating incentives and initiatives to promote fair housing practices.
Increase Opportunities for Affordable and Special Needs Housing	Increase affordable housing volume Increase affordable special needs housing Preserve existing affordable housing <ul style="list-style-type: none"> • Government Policies • Funding and Subsidies • Zoning Regulations • Partnerships • Supportive Services • Adaptive Design • Public Awareness 	<ul style="list-style-type: none"> • Action 3.A: Rezone existing high opportunity, single-family neighborhoods to allow for higher density, more affordable housing types. • Action 3.B: Provide rehabilitation and repair funding to lower-income households to maintain the supply of affordable homes and prevent displacement. • Action 3.C: Develop incentives to encourage the development of large housing units to support larger, multigenerational households. Incentives may include reduced parking requirements, accessory dwelling units, increase residential building height, expedited development plan processing, development fees waivers or deferrals, or reduce infrastructure costs.
Comprehensive Supportive Services to First-time Homebuyers	Promote Homeownership <ul style="list-style-type: none"> • CDBG-HOME funding assistance • Community Engagement • Infrastructure Investment • Streamlined Regulatory Processes 	<ul style="list-style-type: none"> • Action 4.A: Provide financial assistance programs such as down payment assistance, closing cost assistance, and low-interest loans to eligible first-time homebuyers. • Action 4.B: Provide access to grants and subsidies aimed at making homeownership more affordable for low to moderate-income families. • Action 4.C: Provide access to resources and networks such as local real estate agents, lenders, and housing agencies to provide first-time homebuyers with access to a network of trusted professionals. • Action 4.D: Provide Homebuyer training and certification by developing a comprehensive homebuyer training program to educate participants about the responsibilities of homeownership, including property maintenance, insurance, and legal obligations. Provide certification upon completion of the training program, which may qualify participants for additional incentives or benefits
Incentivize Accessory Dwelling Unit (ADU) Development	Promote and help fund affordable ADU development <ul style="list-style-type: none"> • Zoning Regulations • Financial Incentives • Streamlined Permitting Process 	<ul style="list-style-type: none"> • Action 5.A: Provide a variety of information and incentives for the development of Accessory Dwelling Units, such as FAQs, technical assistance, grants for low-income ADUs, pre-approved plans, cost calculators, fee waivers, expedited review. • Action 5.B: Incentivize <i>affordable</i> ADU development, specifically geotargeting higher resource areas. Actions may include

Goals	Fair Housing Priorities	Actions
	<ul style="list-style-type: none"> • Design Standards • Education and Outreach • Partnerships • Accessory Dwelling Unit Programs • Public Land Use • Density Bonuses • Legalization Efforts 	<p>maintaining a database of affordable ADUs, allowing ADUs in all residential zones, geographically targeting ADU support, providing grants and/or fee waivers for low-income ADUs, create an in-house review and approval process, pre-approved plans for small ADU units, or expediting review for affordable ADUs</p>

Conclusion

The purpose of the County’s Affirmatively Furthering Fair Housing (AFFH) initiative is to shape a more equitable and inclusive housing landscape. Through meticulous data collection and analysis, the AFH Report identifies the following:

5 Fair Housing Goals:

1. *Provide Fair Housing Outreach Opportunities to All Areas of the County:* By providing outreach opportunities to all areas of the county, we can ensure that every community has access to resources and information necessary to understand and exercise their fair housing rights.
2. *Provide Zoning and Incentives to Increase a Variety of Housing Types:* Implementing zoning regulations and incentives to promote a diverse range of housing types is essential for fostering inclusive communities that cater to the diverse needs of residents.
3. *Increase Opportunities for Affordable and Special Needs Housing:* Increasing opportunities for affordable and special needs housing addresses the pressing need for housing accessibility and affordability, ensuring that vulnerable populations have access to safe and adequate housing options.
4. *Comprehensive Supportive Services to First-Time Homebuyers:* Providing comprehensive supportive services to first-time homebuyers empowers individuals and families to navigate the complexities of the homebuying process, thereby promoting homeownership and wealth-building opportunities.
5. *Incentivize Accessory Dwelling Unit Development:* Incentivizing accessory dwelling unit developments presents a promising avenue for increasing housing supply, promoting density, and accommodating diverse household structures while also fostering economic opportunities for homeowners.

- 8 Fair Housing Priorities:**
1. Promote fair housing
 2. Create and promote housing development incentives
 3. Increase housing density
 4. Increase affordable housing volume
 5. Increase affordable special needs housing
 6. Preserve existing affordable housing
 7. Promote Homeownership
 8. Promote and help fund affordable ADU development

In conclusion, the integration of these top five fair housing goals into the AFFH framework lays the groundwork for fostering vibrant, inclusive, and equitable communities where every individual has access to housing that meets their needs and reflects their aspirations.

Moreover, it is imperative to continue leveraging data-driven insights and collaborative efforts to advance fair housing practices and ensure that housing remains a fundamental cornerstone of social and economic justice for all.

Figure 129 Infographic with County AFFH Goals





Appendix A: Public Participation Summary



City of Coachella

Appendix A: Public Participation Summary

The AFH Outreach Program consisted of stakeholder forums, attendance at Supervisor District Meetings, promotional tools including District website and newsletter postings, County and Housing Authority website postings, display flyers at public housing complexes, AFH County-Wide Survey, weekly AFH Committee meetings, 30-day public comment period and Supervisor Public Hearing.

The Outreach Program included a series of 10 project promotional emails connecting with 300 stakeholders to help identify Riverside County housing issues. Four Supervisor District meetings or Municipal Advisory Committee meetings were attended promoting the project to an estimated 85 community members. A total of 35 stakeholders participated in 4 virtual focus group meetings held in March 2024. Also, Stakeholders that could not participate at the meetings completed a Stakeholder Survey. Community residents were asked to complete the AFH Countywide Survey from March 2024 through May 11, 2024. Community residents, Cooperating Jurisdictions and HUD entitlements were asked to review and provide AFH comments during a 30-day public comment period from May 2024 – June 2024.

Stakeholder Meetings

STAKEHOLDER ANALYSIS SUMMARY

Top Contributing Factors to Housing Issues:

1. Housing Stock:
 - The existing shortage of supply driven by poor public policy decisions
2. Housing Costs/Income/Wages
 - Rents are too high and are not capped through rent control
 - Inflated costs of living, inadequate wages, and wage stagnation,
 - Wealth and income inequity
 - The most prevalent sectors in the area (logistics, healthcare, leisure/hospitality, education, agriculture) do not pay enough.
3. Inadequate Outreach:
 - The community lacks education for about the importance of affordable housing and there are an insufficient number of educational opportunities.
4. Discrimination
 - The prevalence of discrimination based on race and disability.
 - Historical redlining and inequitable access to capital, quality schools, and jobs.
5. Development
 - Insufficient funding opportunities for developers of all housing types.
 - Insufficient capital investment opportunities as well as insufficient low and moderate resource communities for all housing types.
 - Limitations within funding programs.
 - Lack of government streamlined policies that expedite development.
6. Lending
 - Challenge of finding lenders who will work with the multiple layers of subordinate financing which is often necessary for affordable homeownership.
 - Unfair lending practices.
 - Need for increased private equity

Stakeholder Questions

- 7) What type of organization are you from?
- 8) What programs do you feel are the most effective in addressing fair housing?
- 9) How does your agency ensure fair housing?
- 10) In your opinion, what are the top contributing factors to housing inequity?
- 11) In your opinion, what are the top housing priorities that should be addressed in the county?
- 12) How can the County take meaningful actions to address housing priorities?

- Need for increased investment opportunities in single family homes
- Lack of affordable housing, restrictions due lack of understanding or knowledge of programs

Top Fair Housing Priorities:

1. Provide housing to homeless individuals and/or families
2. Homelessness
3. Increase senior and family housing
4. Insufficient housing supply
5. Establish a streamlined approval process, safeguards for temporary gaps, an easier approval processes to navigate on both the consumer and builder side
6. Provide increased project-based housing choice vouchers
7. Support affordable housing developers via soft-capital funding
8. Use creative funding vehicles that can allow funds to recycled (Catalyst Fund)
9. Prevent the increase of unhoused households by providing funding for affordable housing
10. Develop more low income and middle-income housing stock
11. PSH, Services (for PSH) Vouchers
12. Fast tracking affordable/mixed-income housing developments
13. Assist more at-risk families and individuals (PSH, veterans, senior, low- and middle-income.
14. Increasing low- and middle-income family, senior, and farmworker housing financing programs and funds
15. Create more opportunity for first-time homebuyers with more down payment assistance programs as well as affordable housing and re-entry to society programs
16. Establish rent control
17. Increase Inclusionary Housing

Stakeholder Fair Housing Recommendations:

- Hire property management firms that receive training to make sure fair housing policies are implemented;
- Ensure that Fair housing language is included in regulatory agreements for government funded projects;
- Encourage property owners, property management companies, and housing providers adhere to Housing First practices and principles and that these priorities are embedded in outreach, lease up and management;
- Monitoring and review of tenant selection policies and marketing plans to ensure that they are following SB1380 and adhere to AFFH guidelines and Housing First principles;
- Ongoing efforts to informing the public on fair housing laws and rights is encouraged through education outreach;
- Continued implementation and incorporating of Affirmative Fair Housing Marketing Plans;
- Encourage collaboration amongst multiple housing and supportive service providers; and
- Hire property management companies that ensure fair housing practices are implemented during lease up and long-term rental operations.

Recommendations for Meaningful Actions to Address Housing Priorities:

- Providing more soft monies towards the development of additional affordable housing projects. Feedback included the suggestion that there be a minimum of 25% of total development cost as soft monies from local jurisdiction to be competitive for tax credits.
- Expand supply, require affordable units in all new developments, solve section 8 waitlists.
- Continue to convene stakeholders like this. Consider a tax increment program to support meaningful affordable housing financing.
- Put as much construction money as possible into as many projects as possible, 2) prioritize projects with connections to healthcare and childcare, 3) more funding for legal aid orgs.

- Identify County-owned land that is suitable for housing development, announce the sites to the development community, and release RFPs to develop that land with capital and vouchers included.
- Access to funds like rental/down payment assistance, increase funding for education and outreach services, change in policies that would streamline development/contractors of affordable housing.
- Funding opportunities and technical assistance to identify additional sources- Pre-Development funding- Political will and positive messaging regarding affordable housing for the Community.
- Develop more Inclusionary Housing.
- Continue to provide funding and incentives for more housing production of affordable and market rate units
- Decrease red tape for development, provide
- Increase funding of first-time home buyers' programs
- Increase collaboration with cities tribes and other key stakeholders
- Provided more vouchers in early pre-development
- Consider using County owned land within the Notices Of Funding Availability process.
- Increase funding for outreach and education as well as down payment assistance and
- Implement changes in policy that will streamline the approval process for affordable housing contractors
- Increase outreach to the Palm Springs Section 14 survivors and descendants to understand and address their reparations and housing needs
- Collaborate with cities to identify opportunity sites
- Expedite entitlement and provide gap funding
- Decrease the amount of commercial properties
- Work with cities to streamline process

Programs that Stakeholders Felt Were the Most Important:

- Section 8
- Affordability, landlord accountability, balanced laws
- Investigating and enforcing discrimination complaints.
- Educational and outreach efforts
- HOME, CDBG, and PBV.
- Housing First practices for PSH units
- Financing programs i.e., Project Based Vouchers and County HOME
- LIHTC program
- Working with USVETS I would have to say those that deal directly with helping US Veterans obtain and sustain housing. SSVF
- Hire property management firms that receive training to make sure fair housing policies are implemented
- Fair housing is required in regulatory agreements for government funded projects

Stakeholders indicated that within their organizations, they promoted and ensured fair housing compliance be implemented in the following practices: ensuring quality contracting, implementing strong policies, maintaining project and service the affordability, lending in underserved communities, providing fair housing awareness training of staff, ensure that everyone in the Coachella Valley, regardless of race, ethnicity, immigration status, and income has an affordable place to live. Agencies also promote fair housing through education & outreach, counseling services, and testing, investing in low and moderate resource communities for all housing types - funding options for developers.

In Effort to Promote Fair Housing, Stakeholders Implement the Following Practices:

- Embed Housing First practices and principles within outreach, lease up, and management to ensure compliance with SB1380,

- Review and update tenant selection policies as necessary,
- Inform the public regarding fair housing laws and rights through education outreach,
- Incorporate Affirmative Fair Housing Marketing Plans,
- Collaborate with the County, City partners, and professional property management firms to ensure appropriate outreach is conducted during lease-up.
- Conduct multiple levels of interviews, provide ongoing training, and establish policies and standards,
- Hire property management companies that ensure fair housing practices are implemented during lease up and long term, and
- Develop inclusionary Housing.

RAW MEETING DATA DETAILS:

Method: Virtual Meetings

Stakeholder Meeting 1: 3/7/24 9 AM

Attendees: 1

Q1: Participant Organization: Social Services

Q2: Section 8

Q3: Economic Inequality

Q4: Homeless, senior, family housing

Q5: By providing more soft monies towards the development of additional affordable housing

Additional Feedback: Projects today need a minimum of 25% of total development cost as soft monies from local jurisdiction to be competitive for tax credits. In order to develop more housing.

Stakeholder Questions

13) What type of organization are you from?

14) What programs do you feel are the most effective in addressing fair housing?

15) How does your agency ensure fair housing?

16) In your opinion, what are the top contributing factors to housing inequity?

17) In your opinion, what are the top housing priorities that should be addressed in the county?

18) How can the County take meaningful actions to address housing priorities?

Stakeholder Meeting 2: 3/7/24 3PM

Attendees: 5

Q1: Participant Organization: Social Service(s)

Q2: Affordability, Landlord accountability, Balanced laws

Q3: Quality contracting, strong policies, affordability

Q4: Shortage of supply driven by poor public policy decisions

Q5: 1) Supply 2) Streamlined approval processes 3) Safeguards for temporary gaps 4) Easier processes to navigate on consumer and builder side

Q6: Expand supply, require affordable units in all new developments, solve section 8 waitlist.

Additional Feedback: Count on us to partner, get it done!

Stakeholder Meeting 3: 3/13/24 9 AM

Attendees: 11

Q1: Participant Occupations: Housing, Lenders, and Other (Non-Profit)

Q3:

- By lending in underserved communities

- Training staff and awareness
- My organization is working to ensure that everyone in the Coachella Valley, regardless of race, ethnicity, immigration status, and income has an affordable place to live
- Through education, and outreach, counseling services, and testing
- Limited supply – cost-investments in low and moderate resource communities for all housing types, funding options for developers.

Q4:

- The most prevalent sectors in the area (logistics, healthcare, leisure/hospitality education agriculture don't pay enough. Rents are too high and are not capped through rent control.
- Income inequality. Racial discrimination. Lack of affordable housing stock.
- Challenge of finding lenders who will work with multiple layers of subordinate financing necessary for affordable home ownership. Income inequality, lack of educational opportunities, cost to develop.
- Lack of government policies or government policies which supported redlining and unfair lending. Additionally, a lack of education for community about the importance of affordable housing.
- Housing- supply -cost capital investment in low and moderate resource communities for all housing types- funding opportunities for developers of all housing types.
- Lack of affordable housing, discrimination based on race and disability.

Q5:

- So much across the board! Affordable rental housing, supportive housing, housing for homeless individuals and families and opportunities for home ownership.
- Affordable housing, housing affordability, decrease home ownership gap due to race, income, and other factors.
- Production of more affordable units, tenants' rights and eviction prevention, unsafe living conditions in mobile home parks, home ownership opportunities, lack of rent control.
- Providing project-based housing choice vouchers, supporting affordable housing developers via soft - capital. Using creative funding vehicle that can allow funds to recycle (catalyst fund).
- Capital and vouchers made available for multifamily housing development of all types.
- Request for additional PBV applications for new projects.

Q6:

- Continue to convene stakeholders like this. Consider a tax increment program to support meaningful affordable housing financing.
- put as many construction money as possible into as many projects as possible 2) prioritize projects with connections to healthcare and childcare 3) more funding for legal aid organizations
- Identify county owned land that is suitable for housing development, announce the sites to the development community and release RFP's to develop that land with capital and vouchers included.
- Access to funds like rental down payment assistance, increase funding for education and outreach services, change in policies that would streamline development and contractors of affordable housing.
- Funding, opportunities, and perhaps technical assistance to identify additional resources. Pre development funding political will and positive messaging regarding affordable housing for the community.

Additional Comments:

- Thank you we have found the county to be a great partner

- Eliminate NIMBY
- The county does an excellent job staying the loop and working closely with developers, cities, and stakeholders. Keep it going echoing the comment about colocation of ECE plus healthcare facilities.
- You should reach out to Palm Springs section 14 survivors and descendants to understand what they are asking for in terms of reparations and housing.

Stakeholder Meeting 4: 3/13/24 3 PM

Attendees: 13

Q1: Participant Organization: Housing, Government, Other: Affordable Housing and homeless/PSH housing, USVETS deals with homeless and supportive housing, Local CBO outreach (funded through city, state, federal level), Financing programs: project-based vouchers and county HOME funds

Q2:

- Investing and enforcing discrimination complaints.
- Educational and outreach efforts.
- Home CDBG and PV.
- Housing first practices for PSH units.
- Financing programs like project-based vouchers and county HOME.
- LIHTC program.
- Working with US vets, I would have to say those that deal directly with helping you US veterans obtain and sustain housing. SSVF.
- Hire property management firms that receive training and make sure fair housing policies are implemented.
- Fair housing is required in regulatory agreements for government funded projects.
- Number of MBI Staff: 3 (Tina Roseberry, Estella Wells, and Brittany Valenzuela)
- Stakeholder Group(s) represented: Housing, Government & Other (US Vets and CBO)

Q3:

- Housing first practices and principles embedded in outreach lease up and management.
- By reviewing tenant selection policies.
- We use housing first principles in compliance with SB1380.
- Informing the public on fair housing laws and rights. Also, through education outreach.
- Incorporating affirmative fair housing marketing plans.
- Through our property management company and the tenant selection and marketing plans.
- Working with county city partners and professional property management firm to ensure appropriate outreach and lease-up.
- US vets have multiple levels of interviewing and given assistance as well as set policies and standards through its organization. As well with working with multiple agencies and partners.
- Hire property management companies that ensure fair housing practices are implemented during lease up and long term.
- High cost of living, inadequate wages, and wealth and income inequality.
- Discrimination in sales rental and finance.
- Inclusionary housing.

Q4:

- Lack of affordable housing!
- Historical redlining and access to capital, quality schools, and jobs.
- High cost of living, inadequate wages, and wealth and income inequality.
- Private equity starting to invest in single family homes.
- High cost of living, wage stagnation, low supply of housing (market and affordable).
- High cost of living and inadequate wages.
- Limitations within programs, lack of affordable housing, restrictions due lack of understanding or knowledge of programs.
- Shortage of housing, and cost of living.

Q5:

- More availability of affordable housing.
- Preventing the increase of unhoused households by providing funding for affordable housing.
- Provide housing to homeless individuals or families.
- Low income and middle-income housing supply.
- Funding for family and senior housing.
- PSH, services (for PSH), vouchers, fast tracking affordable mixed income housing developments.
- At risk families and individuals, PSH, veterans, senior, low income, and middle income.
- Increasingly low- and middle-income family, senior, and farm worker housing financing programs and funds.
- More opportunity for first time home buyers more down payment assistance programs, affordable housing, and re-entry to society programs.
- Increasing amount of affordable housing, down payment assistance programs, and rent control.
- Inclusionary housing.

Q6:

- Inclusionary housing.
- Provide money, decrease red tape for development, provide incentives for more housing production, affordable and market rate.
- Increase funds and programs available to assist with development of affordable housing and first-time homeowners.
- Increasing collaboration with cities tribes and key stakeholders.
- More vouchers provided in early pre-development, county owned land NOFAS, funding county funded services programs.
- Increase funding for outreach and education, as well as down payment assistance, and change in policy that will streamline affordable housing contractors. Then, affordable housing! Affordable housing!
- Collaborate with cities to identify opportunity sites, expedite entitlement, and provide gap funding.
- In regard to lack of affordable housing perhaps help in zoning of such and maybe less commercial property locations, increase assistance programs after more affordable housing is developed.
- Increase funding and work with cities to streamline process.

Additional Comments and Feedback:

- minimize red tape, particularly for when it impacts affordable housing.

- Would like to see more availability of state and federal funding to continue development and construction of affordable housing.
- Make funds available for rental assistance for seniors.
- Excess sites plus funding will help with leveraging state funding and tiebreakers for LIHTC. Together they will speed up the process to get the units built.
- Need more programs available to help fund homeless resident services or services providers. We have found difficulty in providing homeless housing due to the high cost of providing services.
- It would be helpful to know where within the county there a lack of affordable housing is to focus on.
- One area we are noticing is there seems to be more individuals at the 80% plus ATM I, that are struggling to find affordable housing. Programs to help this group may be helpful.

District Meetings

Flyer:



HWS HOUSING AND
WORKFORCE
SOLUTIONS
ENGAGE. ENCOURAGE. EQUIP.

In the next six months, the County of Riverside is updating their AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) for the Federal Department of Housing and Urban Development (HUD).

The goal of Affirmatively Furthering Fair Housing (AFFH) is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation, and lift barriers that restrict access in order to foster inclusive communities and achieve racial equity, fair housing choice, and opportunity for all Californians.



Fair housing outcomes would be locally driven based on the fair housing issues presented by local circumstances.



Implementation of an Assessment of Fair Housing (AFH) plan will greatly enhance equity, human dignity, social welfare, and justice for all protected class groups. Creating equitable access to affordable housing opportunities is crucial to the County's vulnerable populations that have long been denied equal access in many aspects of their lives.



Your voice matters! Please complete the survey to help guide County determinations that address priority housing and housing issues.



If you have questions, please reach out to: Tina.Roseberry@mbakerintl.com



HWS HOUSING AND
WORKFORCE
SOLUTIONS
ENGAGE. ENCOURAGE. EQUIP.

En los próximos seis meses, el Condado de Riverside actualizará su PROMOCIÓN AFIRMATIVA DE LA VIVIENDA JUSTA (AFFH) para el Departamento Federal de Vivienda y Desarrollo Urbano (HUD).

El objetivo de AFIRMATIVA DE LA VIVIENDA JUSTA (AFFH) es combatir la discriminación en materia de vivienda, eliminar los prejuicios raciales, deshacer patrones históricos de segregación y eliminar las barreras que restringen el acceso para fomentar comunidades inclusivas y lograr equidad racial, elección de vivienda justa y oportunidades para todos los californianos.



Los resultados de vivienda justa serían impulsados localmente en función de los problemas de vivienda justa presentados por las circunstancias locales.



La implementación de un plan de Evaluación de Vivienda Justa (AFH) mejorará en gran medida la equidad, la dignidad humana, el bienestar social y la justicia para todos los grupos de clases protegidas. Crear un acceso equitativo a oportunidades de vivienda asequible es crucial para las poblaciones vulnerables del condado a las que durante mucho tiempo se les ha negado la igualdad de acceso en muchos aspectos de sus vidas.



¡Tu voz importa! Complete la encuesta para ayudar a guiar las determinaciones del condado que abordan la vivienda un prioridad y los problemas de vivienda.



Si tiene preguntas, comuníquese con:
Tina.Roseberry@mbakerintl.com

District 1 Meeting:

When: March 27th 2024 at 6:00 pm

Where: 530 West Center Street, Highgrove, CA 92507

Number of attendees: 16

Presented under New Business: Riverside County’s Affirmatively Further Fair Housing

Posted on district website and newsletter: [Home | District 1 County of Riverside Supervisor Kevin Jeffries \(rivcodistrict1.org\)](#)

No comments received.

District 2 Meeting:

When: February 28th 2024 at 6:00 pm

Where: Highgrove Library:530 Center Street, Riverside, CA 92507

Number of attendees: 20

Presented under Public comment for a maximum duration of 3 minutes

Posted on Districts website: [News | Supervisor Karen Spiegel - Riverside County District 2 \(rivcodistrict2.org\)](#)

No comments received.

District 3 Meeting:

When: March 14th, 2024 at 6:30 pm

Where: Francis Domenigoni Community Center (32665 Haddock St, Winchester CA 92596

Number of attendees: 30

Posted on Districts website: [News | Supervisor Chuck Washington, District 3](#)

District 4 Meeting Thousand Palms:

When: March 21, 2024 at 5:00 pm

Where: 31-189 Robert Road Thousand Palms, CA 92276

Canceled

District 4 Meeting Thermal:

When: March 25th, 2024 at 6:00 pm

Where: Jerry Rummonds Senior Center Thermal, CA 92274

Number of attendees: 20

Comments: audience wanted to know once the AFH is finalized if the data would be implemented in the County’s “outdated” Housing Element.

District 5 Meeting:

When: March 21st, 2024 at 6:00 pm

Where: James A. Venable Community Center / 50390 Carmen Ave, Cabazon, CA 92230 – cancelled meeting

AFH Survey

Total Responses: 324

Question 1: Please choose your primary relationship to Riverside County (check all that apply)

Answer Choices	Responses	
Resident (I live here)	71.60%	232
Employee (I work here)	73.46%	238
Student (I go to school here)	2.47%	8
Business Owner (I own a business here)	4.01%	13
Social Service Provider	9.57%	31
Housing Developer	6.79%	22
Other (please specify)	1.54%	5
	Answered	324
	Skipped	0

Question 2: In what Riverside County ZIP code do you spend most of your time (live, work, study, etc.)?

Answered 322

Skipped 2

Question 3: What is your age?

Answer Choices	Responses	
17 or younger	0.00%	0
18-24	1.00%	3
25-34	8.31%	25
35-44	25.58%	77
45-54	30.23%	91
55-64	27.91%	84
65-74	5.32%	16
75 or older	1.66%	5
	Answered	301
	Skipped	23

Question 4: What gender do you identify as? (Check all that apply)

Answer Choices	Responses	
Male	20.00%	60
Female	78.33%	235
Transgender	0.00%	0
Non-Binary	1.00%	3
I decline to say	1.00%	3
Other (please specify)	0.00%	0
	Answered	300
	Skipped	24

Question 5: What is your race and/or ethnicity? (Check all that apply)

Answer Choices	Responses	
White	39.73%	118
Black or African American	18.18%	54
Hispanic or Latino	39.06%	116
Asian or Asian American	4.71%	14
American Indian or Alaska Native	3.03%	9
Native Hawaiian or other Pacific Islander	0.67%	2
Middle Eastern or North African	2.02%	6
Other (please specify)	3.37%	10
	Answered	297
	Skipped	27

Question 6: Do any of the following describe you or a member of your family? (check all that apply)

Answer Choices	Responses	
Disabled Person	24.55%	54
Military Veteran	18.64%	41

Answer Choices	Responses	
Aged 65+	33.64%	74
LGBTQIA Person	14.09%	31
Homeless or Formerly Homeless Person	11.36%	25
First-Generation Immigrant or Refugee	15.45%	34
First-Generation Immigrant or Refugee	4.09%	9
Low- or Moderate-Income Person	49.55%	109
Low- or Moderate-Income Person	17.27%	38
	Answered	220
	Skipped	104

Question 7: What level of education have you completed?

Answer Choices	Responses	
Less than High School	1.00%	3
High School Diploma/Equivalency	9.00%	27
Some College	22.67%	68
Associate degree	9.67%	29
Bachelor's Degree	29.33%	88
Some Graduate School	3.00%	9
Advanced/Professional Degree	25.33%	76
	Answered	300
	Skipped	24

Question 8: How many people usually live in your household?

Answer Choices	Responses	
1	7.62%	23
2	26.16%	79
3	20.20%	61
4	21.19%	64
5 or more	24.83%	75
	Answered	302
	Skipped	22

Question 9: What best describes your household? (children are under 18, adults are 18 and older)

Answer Choices	Responses	
Single Adult	8.28%	25
Two or More Adults with No Children	29.47%	89
Single Parent with One or More Children	10.26%	31
Two Parents with One or More Children	26.16%	79
Multiple Generations of One Family	22.85%	69
Multiple Unrelated Persons	0.33%	1
Other (please specify)	2.65%	8
	Answered	302
	Skipped	22

Question 10: In the past month, what has been your housing situation?

Answer Choices	Responses	
Renting a house	16.94%	51
Renting an apartment	12.62%	38
Homeowner	59.14%	178
Staying in the house/apartment of a friend or family member	11.96%	36
Staying in a homeless shelter	0.00%	0
Homeless with no fixed shelter	0.66%	2
Other (please specify)	2.99%	9
	Answered	301
	Skipped	23

Question 11: Do you spend more than 30% of your monthly income on housing expenses? (rent/mortgage + utilities)

Answer Choices	Responses	
Yes	72.19%	218
No	24.17%	73
I don't know	3.64%	11
	Answered	302
	Skipped	22

Question 12: Have you or someone you know ever encountered any of the forms of housing discrimination described above?

Answer Choices	Responses	
Yes, I have	21.40%	61
I think I may have	5.61%	16
I haven't, but someone I know has	12.63%	36
I haven't, but I think I may know someone who has	5.96%	17
No, I don't know anyone who has	50.18%	143
N/A / prefer not to say	4.21%	12
	Answered	285
	Skipped	39

Question 13: If you think housing discrimination is occurring, what types of discrimination do you think are most prevalent? (Please select top three)

Answer Choices	Responses	
Race/Ethnicity Religion Disability	61.11%	165
Sexual Orientation	20.37%	55
Pregnant or Having Children Sex/Gender	12.96%	35
Age	26.30%	71
Marital Status	12.22%	33
National Origin/Ancestry Family Status	16.67%	45
Criminal History/Record Source of Income	41.11%	111
None, I do not think there is any housing discrimination in Riverside County	18.15%	49
Other (please specify)	8.52%	23
	Answered	270
	Skipped	54

Question 14: Which issues, if any, limit housing options in the County? (Please select top three)

Answer Choices	Responses	
Rent or mortgage costs are too high in preferred neighborhoods	89.08%	253
High down payments	53.17%	151
Limited home sizes	10.56%	30
Limited housing availability	42.25%	120
Poor credit history or credit score	44.72%	127
There are not enough homes that can accommodate disabilities (i.e., wheelchair accessible)	9.51%	27
Concern that a family would not be welcome in a certain neighborhood(s)	12.68%	36
Local zoning does not support affordable housing	28.52%	81
I do not know of any limiting factors on housing options	4.93%	14
	Answered	284
	Skipped	40

Question 15: Please select up to three (3) housing issues most in need of attention in your Riverside County community

Answer Choices	Responses	
Increase Affordable Rental Housing for Families	65.83%	183
Increase Affordable Rental Housing for Seniors	39.57%	110
Increase Affordable Rental Housing for Farm Workers	7.19%	20
Increase Affordable Housing with Supportive Services for People with Disabilities	15.47%	43
Increase Affordable Housing with Supportive Services for Homeless Individuals and Families	27.70%	77
Eviction Prevention and Renters Rights Assistance	13.67%	38
Assistance to Repair and Modernize Public and Affordable Rental Housing	12.59%	35
Assistance for Qualifying Homeowners to Repair Issues with Homes	24.10%	67
Affordable First-Time Homebuyer Assistance: Counseling, Down Payments, Closing Costs	48.56%	135
Increase Available Housing for People Using Section 8 Housing Choice Vouchers	14.39%	40
Increase Available Housing for People with Low Credit Scores or a Previous Eviction	19.78%	55
Assistance for Energy Efficiency Upgrades to Reduce Utility Bills	22.66%	63

Answer Choices	Responses	
Short-Term Assistance with Rent/Mortgage/Utility Payments	15.47%	43
Other (please specify)	10.07%	28
	Answered	278
	Skipped	46

Question 16: Do you feel any of the following issues have impacted families or individuals from purchasing a home? (Please select top three)

Answer Choices	Responses	
Rent or mortgage was more than I/we could afford	85.66%	233
The amount of money I/we had for deposit was too low	59.56%	162
Housing needed to be large enough for my/our household	13.97%	38
My/our credit history or credit score was too low	44.49%	121
I/we need units that accommodate a disability (i.e., wheelchair accessible)	4.78%	13
Not being shown housing in the neighborhood(s) I/we wanted to move to	10.29%	28
Concern that I/we would not be welcome in the neighborhood	4.41%	12
Unaware of rental rehab programs that may be available	19.49%	53
None	8.82%	24
	Answered	272
	Skipped	52

Question 17: If you have ever applied for a home loan and your application was NOT approved, which of the following reasons were given?

Answer Choices	Responses	
My/our income level is too low	22.01%	59
The amount I/we had for a down payment was too little	17.54%	47
The amount of savings I/we had was not enough	12.69%	34
The value of my current property was too low	1.12%	3
My/our credit history of credit score(s) was too low	16.79%	45
This question is not applicable to me	22.76%	61
I have not had this problem	44.40%	119
	Answered	268
	Skipped	56



Appendix B: Goals and Priorities PowerPoint



City of Beaumont



Riverside County AFH

Goals and Actions



Riverside County Fair Housing Priorities

- Promote Fair Housing
- Create and promote housing development incentives
- Increase housing density
- Assist jurisdictions by providing good examples of regulatory changes
- Increase affordable housing volume
- Increase affordable special needs housing
- Preserve existing affordable housing
- Promote Homeownership
- Promote and help fund affordable ADU development



Goal 1: Provide Fair Housing Outreach Opportunities to All Areas of the County

- **Action 1.A:** Continue contracting with a fair housing provider, such as the Fair Housing Council of Riverside County (FHCRC).
- **Action 1.B:** Provide all informational, outreach, and project/program materials in English and Spanish, and other languages, as necessary.
- **Action 1.C:** Recruit and/or involve residents from diverse neighborhood groups and community organizations for focus groups, stakeholder interviews, or committees.
- **Action 1.D:** Increase outreach to community members who are more likely to experience discrimination including education, mediation, and advocacy services.
- **Action 1.E:** Strive to create outreach methods that are convenient to residents such as televised workshops, meetings at schools, outreach at senior centers/living areas, polling questions, promotions at summer events programming, use temporary or movable installations, provide area daycares and school events, and provide additional ways for residents to learn as part of networking.



Goal 2: Provide Zoning and Incentives to Increase a Variety of Housing Types

- **Action 2.A:** Allow for a variety of housing types and densities across residential and mixed-use zones, including single-room occupancy units, efficiency units, and missing middle housing types (duplexes, triplexes, quadplexes, garden apartments, etc.).
- **Action 2.B:** Promote model incentives that are successful in increasing density or providing special needs housing such as expedited review processes, fee deferrals or waivers, and municipal technical assistance.
- **Action 2.C:** Continuously monitor to ensure compliance with federal and state housing laws (related to ADUs, emergency shelters, density bonuses, LBNCs etc.) Develop and promote model ordinances or example cases and provide technical assistance to jurisdictions to assist with compliance across the region.
- **Action 2.D:** Review current ordinances and regulations with the aim of incorporating incentives and initiatives to promote fair housing practices.



Goal 3: Increase Opportunities for Affordable and Special Needs Housing

- **Action 3.A:** Rezone existing high opportunity, single-family neighborhoods to allow for higher density, more affordable housing types.
- **Action 3.B:** Provide rehabilitation and repair funding to lower-income households to maintain the supply of affordable homes and prevent displacement.
- **Action 3.C:** Develop incentives to encourage the development of large housing units to support larger, multigenerational households. Incentives may include reduced parking requirements, accessory dwelling units, increase residential building height, expedited development plan processing, development fees waivers or deferrals, or reduce infrastructure costs.



Goal 4: Comprehensive Supportive Services to First-time Homebuyers

- **Action 4.A:** Provide financial assistance programs such as down payment assistance, closing cost assistance, and low-interest loans to eligible first-time homebuyers.
- **Action 4.B:** Provide access to grants and subsidies aimed at making homeownership more affordable for low to moderate-income families.
- **Action 4.C:** Provide access to resources and networks such as local real estate agents, lenders, and housing agencies to provide first-time homebuyers with access to a network of trusted professionals.
- **Action 4.D:** Provide Homebuyer training and certification by developing a comprehensive homebuyer training program to educate participants about the responsibilities of homeownership, including property maintenance, insurance, and legal obligations. Provide certification upon completion of the training program, which may qualify participants for additional incentives or benefits



Goal 5: Incentivize Accessory Dwelling Unit (ADU) Development

- **Action 5.A:** Provide a variety of information and incentives for the development of Accessory Dwelling Units, such as FAQs, technical assistance, grants for low-income ADUs, pre-approved plans, cost calculators, fee waivers, expedited review.
- **Action 5.B:** Incentivize *affordable* ADU development, specifically geotargeting higher resource areas. Actions may include maintaining a database of affordable ADUs, allowing ADUs in all residential zones, geographically targeting ADU support, providing grants and/or fee waivers for low-income ADUs, create an in-house review and approval process, pre-approved plans for small ADU units, or expediting review for affordable ADUs.



Appendix C: Referenced Plans and Publications



City of Eastvale

Appendix C: Referenced Plans and Publications

This appendix provides detailed descriptions of the plans, publications, and legal documents referenced in the Assessment of Fair Housing (AFH) report for Riverside County. Each document plays a crucial role in shaping the county's housing policies and initiatives.

1. Housing Element: <https://planning.rctlma.org/sites/g/files/aldnop416/files/migrated/Portals-14-RC-Housing-20Element-Chapter-208-revised-with-Appendices-2-15-23-1.pdf>

The Housing Element is a component of Riverside County's General Plan. It outlines the county's housing needs, goals, policies, and programs for a specific planning period. This document identifies strategies for accommodating projected population growth, preserving, and improving existing housing stock, and promoting affordable housing. The Housing Element is updated every eight years and must comply with state housing laws.

2. Analysis of Impediments to Fair Housing Choice (AI):
<https://rivcohps.org/sites/g/files/aldnop131/files/2023-03/2019-2024AnalysisImpedimentFairHousingReport.pdf>

Identifies barriers to fair housing and outlines strategies to overcome these obstacles. The AI is an integral part of the AFH planning process.

3. Proposed One Year Action Plan 2024-2025 of the Five-Year Consolidated Plan 2024-2029:
https://rivcohws.org/sites/g/files/aldnop131/files/2024-03/Proposed_OYAP_Plan_2024-2025.pdf

HUD-required one-year Annual Action Plan outlines the county's strategy for using federal funds to address community development and housing needs. The plan includes allocations for various programs like the Community Development Block Grant (CDBG), which supports public services, neighborhood improvements, economic development, and affordable housing initiatives.

4. CAPER 2023: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:a8dd8963-6690-439d-afdf-330db8855c72>

The Consolidated Annual Performance and Evaluation Report. It is a mandatory document that U.S. state and local governments must submit to the Department of Housing and Urban Development (HUD) each year. This report is part of the compliance requirements for jurisdictions that receive federal funding through HUD programs, such as the Community Development Block Grant (CDBG), HOME Investment Partnerships Program, Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

5. Homeless Action Plan: <https://rivcohws.org/sites/g/files/aldnop131/files/2022-10/County%20of%20Riverside%20Homeless%20Action%20Plan.pdf>

Riverside County's Homeless Action Plan outlines a comprehensive strategy to address homelessness within the county. This plan is developed in collaboration with various stakeholders, including government agencies, non-profit organizations, service providers, and community members.

6. COC Performance Report -2022: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:299ea137-5f86-4982-991f-194493a8135>

The Continuum of Care (CoC) Performance Report for Riverside County is a comprehensive evaluation of the county's efforts to address homelessness. It includes data on various metrics, such as the effectiveness of housing programs, the number of individuals and families served, and the overall impact of CoC-funded initiatives.

7. FHCRC:

Quarter 1: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:2f39030b-25f2-478f-add5-66a269628bf8>

Quarter 2: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:05ce80f1-381a-45c0-8a64-8bab9b3a3853>

Quarter 3: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:3cd6298d-9c10-4248-9c20-af78558f5956>

Quarter 4: <https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:0bf7850c-6131-446f-8b8c-87caaca8e24c>

8. California State Laws Regarding Fair Housing

California has enacted several laws to promote fair housing practices and prevent discrimination. Key laws include:

California Fair Employment and Housing Act (FEHA): Prohibits discrimination in housing based on race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, and other protected characteristics.

Unruh Civil Rights Act: Provides protection against discrimination by all business establishments in California, including housing providers.

California Tenant Protection Act (AB 1482): Introduces rent control and just cause eviction protections for tenants.

9. Local Zoning Regulations and Ordinances

Riverside County's local zoning regulations and ordinances are critical tools for implementing the county's land use policies. These regulations determine how land can be used and developed, including residential, commercial, and industrial uses. Key ordinances include:

- Zoning Ordinance: Specifies the types of buildings allowed in different areas, building heights, densities, setbacks, and other land use controls.
- Inclusionary Housing Ordinance: Requires developers to include a certain percentage of affordable housing units in new residential developments or pay in-lieu fees to support affordable housing projects.

10. Other Relevant Publications:

- Regional Housing Needs Assessment (RHNA): Mandated by state law, the RHNA allocates housing unit targets to cities and counties to ensure they plan for and accommodate all economic segments of the population.
- Community Profiles and Demographic Reports: Provide detailed demographic data, housing statistics, and socioeconomic indicators essential for understanding the community's housing needs and planning appropriately.

Each of these documents informs the development and implementation of policies aimed at promoting fair housing and addressing the diverse housing needs of Riverside County's residents. They collectively ensure that the county meets federal, state, and local requirements for housing and community development.

**County of Riverside
2024-2029
Assessment of Fair
Housing Report**



CITIZEN PARTICIPATION PLAN

COUNTY OF RIVERSIDE

CITIZEN PARTICIPATION PLAN

24 CFR Part 91.105

**FIVE-YEAR CONSOLIDATED PLAN
2024-2029**

JULY 2024

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CITIZEN PARTICIPATION PLAN

I. INTRODUCTION

On February 5, 1988, the President signed into law the Housing and Community Development Act of 1987, which, among its many provisions, requires jurisdictions to develop and follow a written Citizen Participation Plan. The Riverside County Citizen Participation Plan is intended to ensure full citizen participation in the Riverside County Urban County program. All community development, housing, and emergency shelter activities, either proposed or currently being implemented under the CDBG, ESG, and HOME programs, are governed by the provisions herein.

The following Citizen Participation Plan provides a framework and process for the County's consolidated planning efforts to comply with the citizen participation requirements of the U.S. Department of Housing and Urban Development (HUD). This Plan is prepared and implemented in accordance with the guidance provided in HUD Regulations *24 CFR Part 91.105*.

This Citizen Participation Plan supersedes and replaces all previous plans adopted or amended for the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

The County of Riverside receives annual grant funding from HUD for the CDBG, HOME, and ESG programs. The Citizen Participation Plan is a component of the five-year Consolidated Plan; each subsequent Annual Action Plan; each year's Consolidated Annual Performance and Evaluation Report (CAPER); the Assessment of Fair Housing Report, and any Substantial Amendments to the Consolidated Plan or its five Annual Action Plans. It is the policy of the County to ensure adequate citizen involvement, with particular emphasis on participation by low- and moderate-income persons, in the planning, implementation, and evaluation of its housing and community development programs.

II. The Citizen Participation Plan for the County of Riverside addresses each of the following elements:

A. Participation

It is the policy of the County of Riverside to encourage and facilitate the wide-range participation of residents, service providers, government agencies, special districts, the Continuum of Care, non-profits and foundations, community organizations, the faith-based community, and other stakeholders in the development of all CPD required consolidated planning documents including the Five-Year Consolidated Plan, annual Action Plans, Substantial Amendments, the Assessment of Fair Housing Report, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The primary purpose of the participation will be to identify needs, set priorities, allocate funding, and make program recommendations related to the consolidated planning process. The County shall provide for and encourage citizen participation with particular emphasis on low—and moderate-income persons, persons residing in predominantly low—and moderate-income

neighborhoods, persons residing in slums and blighted areas, and persons residing in areas where the use of CPD funds is being proposed.

The primary purpose and intent of HUD's CPD programs covered by this Citizen Participation Plan is to empower residents and improve communities by providing decent and affordable housing, a suitable living environment, and sustainable economic opportunities. The County encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. Note: Although the term "citizen" is used in the Citizen Participation Plan to be consistent with the statutory language (i.e., "Citizen Participation Plan"), Riverside County welcomes and solicits input from all County residents regardless of their citizenship or right-to-work status.

Meeting the Needs of Non-English-Speaking Persons

The County makes every effort to ensure that Limited English Proficient (LEP) persons have meaningful access to federally funded programs and services as is required under Title VI of the Civil Rights Act of 1964.

Throughout Riverside County's unincorporated areas, there are significant populations of monolingual, Spanish-speaking persons residing in many of the very low, low, and moderate-income communities. For local Citizen Participation (CP) meetings and other public events in areas with considerable non-English-speaking populations, translators can be provided, and meeting materials can be made available in both English and Spanish. Whenever feasible, the County also utilizes Spanish radio stations, websites, flyers, brochures, and newspapers to announce the schedule of CP meetings.

The County will consider reasonable requests from individuals and organizations to translate CPD-related documents and public notices in languages other than English or Spanish.

Access for Persons with Disabilities

It is the policy of Riverside County that there shall be no discrimination against persons because of race, religion, age, creed, color, sex, disability, sexual orientation, national origin, marital status, veteran's status or political belief or affiliation and that equal opportunity and access to facilities shall be available to all. The County is committed to providing equal access to its programs, services, and activities for persons with disabilities. Special accommodations or materials in alternative format, under the Americans with Disabilities Act, are available upon request. In addition, accommodations will be made upon request for attendees who are either visually or hearing impaired. Requests must be made at least 72 hours prior to the meeting. Later requests will be accommodated to the extent feasible. Please call the Clerk of the Board office at (951) 955-1069, from 8:00 a.m. to 5:00 p.m., Monday through Friday, or via email at: email:breasmith@rivco.org, or the ADA information line at (800) 514-0301 (*voice*) or (800) 514-0383 (*TTY*).

Access to Residents of Public and Assisted Housing

It is the policy of the County to encourage participation by residents in public and assisted (affordable) housing in the development of the Consolidated Plan and the Assessment of Fair Housing. We will work closely with the Housing Authority of the County of Riverside to insure participation of Section 8 tenants when seeking input under this Citizen Participation Plan.

B. Public Hearings

The County is required to conduct at least two public hearings per year to obtain the views and comments of residents, service providers, government agencies, and other stakeholders regarding the County's CPD-funded programs. The hearings generally address housing, social, and community development needs, proposed activities, and the review of program performance. The hearings will be conducted at a minimum of two different stages in the program year - at least one of these hearings must be held prior to the adoption of the proposed Consolidated Plan and/or annual One Year Action Plan. The second public hearing is conducted later in the year and focuses on the results reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER). On the day of the public hearing, comments may be submitted in writing or made orally to the Board of Supervisors at the public hearing.

The hearings will be held at times and locations convenient to potential and actual beneficiaries, with reasonable accommodation for persons with disabilities and non-English speaking residents.

The Cooperating Cities that participate in the County's CPD program are required to conduct their own Citizen Participation activities for their residents, especially low- and moderate-income residents. At a minimum, these cities will publicly notice and hold at least one public meeting (usually part of a city council meeting) to discuss proposed uses of the city's Community Planning and Development grant fund allocation. Cities are required to submit copies of public notices, agendas, and minutes of such meetings to the County as part of the annual CDBG application process.

C. Public Notices

All consolidated planning public hearings will be publicly noticed for a period not less than thirty (30) calendar days in advance of the hearing date and at the beginning of official public comment periods. The notices will be published either as public notices or advertisements in one or more newspapers of general circulation serving the community of affected citizens. In areas where the County has determined that there is a substantial non-English speaking population within its jurisdiction, the hearing notice will be published in English and in the appropriate language(s). The notices will provide details concerning the nature of the public hearing, applicable HUD regulations, date and time of the hearings, and other necessary information. Public notices will also be posted on the Riverside County Department of Housing And Workforce Solution's website at <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports> and www.harivco.org.

The County will also follow the above public noticing process for other "non-public hearing" CPD

related actions to be taken by the Board of Supervisors. These actions include Substantial Amendments to the Consolidated Plan or Action Plans.

D. Access to Meetings

It is the policy of the County to plan and conduct public meetings, also known as Citizen Participation (CP) meetings, related to the Consolidated Plan and annual Action Plans in unincorporated communities. These meetings shall be held at times and locations convenient to potential and actual program beneficiaries. In most cases, these CP meetings are conducted as part of regularly scheduled meetings of another community-based entity (e.g., Community Council or Municipal Advisory Council (MAC)). It has been the County's experience that the use of an existing community-based forum for Citizen Participation Meetings ensures an acceptable turn-out of residents, service providers, government officials, and other stakeholders. Citizens are invited to attend the meetings to learn about the programs and services available to them, express their views on their community's housing and community development needs, prioritize community needs, and comment on prior program performance. Attendees are also given the opportunity to complete the Needs Assessment Surveys, provided in English and Spanish, during the meetings or return them later. Prior to the Public Meetings, county-wide notices are published in one or more newspapers of general circulation, in the appropriate languages, announcing the purpose, date, time, and location of the meetings. In addition, accommodations will be made upon request for attendees with disabilities.

E. Public Comments

It is the policy of the County to provide residents, service providers, government agencies, and other stakeholders a sufficient time period (not less than thirty (30) days) to review and comment on proposed consolidated plan, annual action plans, substantial amendments, and the Assessment of Fair Housing. All public notices advise and inform interested persons of the process to submit comments and obtain additional information regarding the proposed action. The County will accept comments delivered in writing, orally, faxed, or electronically. All CPD documents include a summary of all related comments received during the public comment period.

F. Strategic Plan Development

Public meetings and hearings will be held to provide information and to obtain the views, concerns, ideas, and thoughts of residents and service providers during the development of the Consolidated Plan. It is the County's intention that the meetings and hearing be held with representatives of participating cities, agencies, organizations, and interested persons. During the preparation of the Annual Action Plan, meetings are held to consider the Urban County Program's short-term regional strategy for the use of federal funds.

The following program information is provided to the public:

- a. The estimated amount of funds available to the Urban County Program for community

- development and housing activities;
- b. The eligible program activities that may be undertaken with these funds;
- c. The unincorporated areas and locations proposed for utilizing the available funding; and
- d. The proposed allocation of federal funds to participating non-profit organizations, Cities, and unincorporated areas, and basic eligible program categories and proposed funding allocations for local funding programs.

G. Substantial Amendments

From time to time, it may be necessary for the County to process a “substantial amendment” to the Five Year Consolidated Plan or the One Year Action Plans to allow for new CDBG, ESG, or HOME-funded, HOME-ARP activities; modification of existing activities; the acceptance and use of CPD Disaster Recovery funding, the acceptance and use of supplemental CPD funding under the CARES Act, or other CPD program administrative actions.

Any proposed amendment that is considered a “substantial amendment” is subject to the Citizen Participation process and requires formal action by the Board of Supervisors and approval by HUD. A thirty (30) day public notice is published to provide the opportunity for the public to review and comment on the proposed substantial amendments. The County will consider all comments or views received from the public concerning proposed substantial amendments in accordance with 24 CFR 91.105 (c)(3). A summary of these comments and views, including comments or views not accepted (and the reason why), shall be attached to the substantial amendment.

The County of Riverside is required by HUD **[24 CFR 91.505 (b)]** to identify the criteria to be used in determining if a proposed action will be considered a *Substantial Amendment*. The following criteria will be used by the County – if any one criterion applies, a substantial amendment will be required:

1. A new activity not previously listed and described in the Consolidated Plan/One-Year Action Plan;
2. When a proposal is made to amend the description of an existing activity in such a way that the newly described purpose, scope, location, or beneficiaries differ significantly from the original activity’s purpose, scope, location, or beneficiaries, or
3. An increase in the amount of CPD funds allocated to an existing activity when the following apply:
 - a. an increase in funding for a CDBG public service-type activity in an amount greater than \$500,000 or a 100% increase over the current funded amount, whichever is greater;
 - b. an increase in funding for an Emergency Solutions Grant activity in an amount greater than \$200,000, or a 100% increase over the current funded amount, whichever is greater; or

- c. an increase in the funding for other activities (public facility improvements, code enforcement, acquisition, program administration, etc.) in an amount greater than \$1,000,000, or a 100% increase over current funded amount, whichever is greater.
- d. an increase in the funding for HOME eligible activity in an amount greater than \$1,000,000, or a 100% increase over the current funded amount, whichever is greater.

In an effort to efficiently utilize the County's CPD funding, the County will consider the reprogramming of unspent CDBG, ESG, and HOME balances from completed and canceled CDBG, ESG, HOME, and HOME-ARP funded activities to other eligible activities. In the event that any of these "administrative" reprogramming actions fall under the "substantial amendment" criteria, the proposed actions are subject to the Citizen Participation process and require formal action by the Riverside County Board of Supervisors and approval by HUD.

The County will maintain and provide for public review a Reprogramming Action File that provides details for every reprogramming action (formal and administrative) taking place during the program year.

The County will submit Substantial Amendments to HUD on an annual basis including all pertinent documentation. Administrative reprogramming actions are not formally noticed to the public, nor submitted to HUD. However, documentation describing general changes and/or identifying specific changes will be included in the annual Consolidated Annual Performance and Evaluation Report (CAPER), which is made available to the public.

H. Amendment to Citizen Participation Plan

During the County's administration of the CPD programs, it may become necessary to amend the Citizen Participation Plan. All proposed amendments to the Citizen Participation Plan require thirty days of public notice, formal action by the Board of Supervisors, and approval by HUD.

I. Five-Year Assessment of Fair Housing

Riverside County will conform to the following procedure in drafting and adopting the Assessment of Fair Housing Report:

A. Plan Considerations:

During the development of the Five-Year Assessment of Fair Housing Report, Riverside County will consult the following groups/agencies to solicit their input on fair housing issues in the County:

- i. Fair Housing Organizations;
- ii. Other local governments;
- iii. Advocacy groups for special needs households;
- iv. Affordable housing providers;

- v. Banks and other financial institutions; and
- vi. Educational institutions.

To solicit input from these groups/agencies, various mechanisms may be utilized. These include telephone or personal interviews, mail surveys, and consultation workshops.

B. Plan Review and Comment:

The draft of the Assessment of Fair Housing Report (AFH) will be available for public review for 30 days before the Board of Supervisors considers it at a scheduled public hearing. During this period, the Department of Housing and Workforce Solutions (HWS) or designee will accept written comments. A summary of the comments received, written and verbal, will be attached to the Assessment of Fair Housing prior to submission to HUD. Copies will be made available following the process described in this section of this document.

C. Public Hearing:

The Board of Supervisors will conduct a public hearing to accept public comments on the draft of the Assessment of Fair Housing Report prior to approval and submission to HUD. The participating cities within The county's Urban County Program is not required to hold a public hearing, but it must at least present the Assessment of Fair Housing Report to its respective City Councils and inform the public of Riverside County's public comment period. Section II of this Citizen Participation Plan describes the process for publishing notices for and conducting public hearings.

D. Submittal to HUD:

Upon approval and adoption by the Board of Supervisors, the Assessment of Fair Housing Report will be incorporated into the Consolidated Plan and submitted to HUD for approval.

E. Document Access and Comments:

The approved Assessment of Fair Housing Report will be kept on file by the Department of Housing and Workforce Solutions (HWS) at 3403 10th St, Suite 300, Riverside, CA 92501, and online at <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports#2741959481-5196975> . It can also be made available to those requesting the plan.

J. Access to Information

The County shall provide opportunities for residents, public agencies, and other interested parties, including those most affected, with reasonable and timely access to information and records relating to the jurisdiction's consolidated plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan.

Standard documents will be available for public review at the Department of Housing and Workforce Solutions (HWS) current address location and the [https://rivcohws.org/](https://rivcohws.org/community-and-)

[housing-development/cdbg-program](https://rivcohousingdevelopment.com/cdbg-program) website. These materials will also be available in a form accessible to persons with disabilities upon request. Comments, questions, or suggested amendments should be directed to the CDBG Program Administrator at RivCoCDBG@rivco.org.

Standard program documents that shall be made accessible for public review and comment throughout the preparation process include the proposed and final Consolidated Plan, Annual Action Plan, Consolidated Annual Performance Report (CAPER), Substantial Amendments, Assessment of Fair Housing, and this Citizen Participation Plan.

It is the policy of the County of Riverside to maintain and provide access to all applicable and appropriate records pertaining to the administration of the CDBG, ESG, and HOME programs. Records retention is a component of the County's CPD Program File Management System. Accordingly, the County will maintain and provide access to documentation and records for a period of five (5) years. Current copies of all major documents related to the current Consolidated Plan and related Consolidated Annual Performance and Evaluation Report (CAPER) will be posted on the <https://rivcohws.org/community-and-housing-development/public-noticesnewsreports#2741959481-5196975> webpage. Copies may be requested in person, by mail, email, or by telephone. Program records maintained on file or requiring research and compilation shall be provided within a reasonable time period upon receipt of a written request which specifically states the information desired.

This paragraph is not intended to supersede the provisions of the Freedom of Information Act of 1966, as amended, which covers all programs and activities in the Consolidated Plan.

Most reasonable requests shall be filled at no cost to the public. Administering agencies reserve the right to charge a fee for duplicating documents when such requests are not reasonable.

Reasonableness will be determined by a combination of the number of copies requested, the size (pages and/or dimensions) of the document, the length of time needed to compile the data, and the direct costs to the administering agency to duplicate the documentation.

K. RESIDENTIAL ANTIDISPLACEMENT AND RELOCATION ASSISTANCE POLICY HOME PROGRAM [24 CFR 42.325 and 92.353]

The County of Riverside will replace all occupied and vacant "occupiable" lower-income housing demolished or converted to a use other than lower-income housing in connection with a project assisted with funds provided under the HOME Investment Partnerships Act.

All replacement housing will be provided within three (3) years after the commencement of the demolition or conversion. Before entering into a contract committing the County of Riverside to provide funds for a project that will directly result in demolition or conversion, the County of Riverside will make public by publication in a newspaper of general circulation and submit to HUD the following information in writing:

1. A description of the proposed assisted project;

2. The address, number of bedrooms, and location on a map of lower-income housing that will be demolished or converted to use other than as lower-income housing as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of bedrooms, and location on a map of the replacement housing that has been or will be provided.
5. The source of funding and a time schedule for the provision of the replacement housing;
6. The basis for concluding that the replacement housing will remain lower-income housing for at least ten (10) years from the date of initial occupancy;
7. Information demonstrating that any proposed replacement of housing units with smaller dwelling units (e.g., a 2-bedroom unit with two 1-bedroom units) or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size is appropriate and consistent with the housing needs and priorities identified in the approved Consolidated Plan.

To the extent that the specific location of the replacement housing and other data in Items 4 through 7 are not available at the time of general submission, the County of Riverside will identify the general location of such housing on a map and complete the disclosure and submission requirements as soon as the specific data are available.

The Department of Housing and Workforce Solutions (HWS) is responsible for tracking the replacement of lower-income housing and ensuring that it is provided within the required period. The Owner/Developer will be responsible for providing relocation payments and other relocation assistance to any lower-income person displaced by the demolition of any housing or the conversion of lower-income housing to another use.

Consistent with the goals and objectives of activities assisted under the Act, the County of Riverside will take the following steps where appropriate to minimize the direct and indirect displacement of persons from their homes:

1. Coordinate code enforcement with rehabilitation and housing assistance programs.
2. Evaluate housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.
3. Stage rehabilitation of apartment units to allow tenants to remain in the building/complex during and after the rehabilitation, working with empty units first.
4. Arrange for facilities to house persons who must be relocated temporarily during rehabilitation.
5. Adopt policies to identify and mitigate displacement resulting from intensive public

investment in neighborhoods.

6. Adopt policies which provide reasonable protections for tenants faced with conversion to a condominium or cooperative.
7. Adopt tax assessment policies, such as deferred tax payment plans, to reduce the impact of increasing property tax assessments on lower-income owner-occupants or tenants in revitalizing areas.
8. Establish counseling centers to provide homeowners and tenants with information on assistance available to help them remain in their neighborhoods in the face of revitalization pressures.

L. Performance Reports

Each fiscal year, the County is required to provide a sufficient time period (not less than fifteen (15) days) for review and comment on the proposed Consolidated Annual Performance and Evaluation Report (CAPER) based on the previous program year. The information compiled in this document is necessary to assess the progress on funding received by the County, participating/metro cities, non-profits, and other agencies or organizations. Data gathered in the compilation of the annual report will be used to supply information to HUD and the public on the accomplishments and services provided. The information will include the number of people served, ethnicity, income category, objective and outcome, and type of service received, as well as the current status of housing, public facilities and improvements, and other projects. The information is also used to determine future funding considerations. A copy of the CAPER will be available at HHPWS for review and can be located on the <https://rivcohws.org/community-and-housing-development/public-noticesnewsreportswebsite>. The CAPER shall be submitted to HUD within ninety (90) days after the end of the program year and prior to September 30 of each year. Final reporting documents will also be made available to any interested parties upon request.

The second public hearing (See Section B) is usually conducted later in the year and is based on a summary of results reported to HUD in the Consolidated Annual Performance and Evaluation Report (CAPER). A 30-day public notice is published in one or more newspapers of general circulation in English and, if necessary, in the appropriate language(s) so that citizens will be provided reasonable notice to review and present comments on performance.

M. Technical Assistance

Technical assistance is made available as necessary to groups and organizations representative of persons of low and moderate-income that request such assistance in developing proposals for funding assistance under the Consolidated Plan.

HWS makes technical assistance available to current and potential activity sponsors through the Program Managers, who are the main source of information on CPD programs and the application process. Program Managers are available to provide assistance at community meetings and during proposal preparation, evaluation, review, and monitoring. Although the program managers are the

primary contact between the communities and service providers, all other related HHPWS resources will be made available.

N. Complaints

Residents or other interested parties may submit complaints to the County in relation to the administration of the CPD-funded programs. Complaints may be submitted electronically through email at: RivCoCDBG@rivco.org to the Department of Housing and Workforce Solutions (HWS).

The complaining party should state the nature of the complaint, what prior efforts have been made to resolve the problem, and any other pertinent information which would help staff

determine a solution. All complaints will receive careful consideration, and a timely, substantive response will be provided within fifteen (15) working days.

III. Monitoring and Evaluation

In accordance with HUD CPD program regulations, the County continually monitors all CPD-funded subrecipients and their activities. The County's current CPD Program Monitoring Policies were developed and adopted in September 2016 through Administrative Program Notice 2016.02 and amended July 30, 2024. Further, the County monitors deed restricted projects funded through the HOME program (24 CFR § 92.504 - Participating jurisdiction responsibilities; written agreements; on-site inspection). Housing developed with County administered housing funds such as the HOME program are monitored in accordance with HUD regulation as compiled in Riverside County Monitoring Policies and Procedures. This document is updated annually to incorporate industry and regulation changes.

24 CFR 200.328 (a) provides for the county's general program monitoring responsibilities in administering the HUD-funded CPD programs.

Monitoring and reporting program performance.

(a) Monitoring by the non-Federal entity. The non-Federal entity is responsible for oversight of the operations of the Federal award supported activities. The non-Federal entity must monitor its activities under Federal awards to assure compliance with applicable Federal requirements and performance expectations are being achieved. Monitoring by the non-Federal entity must cover each program function or activity.

Pursuant to 2 CFR 200.328 (a), the County, as the grantee, is also required to monitor grant and subgrant-supported activities to assure compliance with applicable regulations governing the subrecipient's administrative, financial, and programmatic activities to ensure that the subrecipients achieve their performance objectives.

1. To assist the subrecipient in complying with applicable laws and regulations.
The County's subrecipient monitoring objectives are as follows:

2. To assist subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
3. To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by subrecipients, and not repeated.

4. To comply with the Federal monitoring requirements of 24 CFR 570.501(b) and with 2 CFR 200.328 (a), as applicable.
5. To determine if any conflicts of interest exist in the operation of the CDBG program per 24 CFR 570.611, and 2 CFR 200.112
6. To ensure that required records are maintained to demonstrate compliance with applicable regulations.

IV. Definitions

Assessment of Fair Housing Report (AFH): The AFFH: Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Identifies the primary conditions that limit fair housing access in Riverside County; recommends and prioritizes actions to address these limiting conditions in order to: reduce segregation; eliminate racially and ethnically concentrated areas of poverty; reduce disparities in access to community assets; and reduce disproportionate levels of housing need for families with children, people with disabilities, and people of different races, ethnicities, and national origins; and outlines goals, milestones, and metrics for implementing actions to address fair housing issues in Riverside County.

HWS: County of Riverside, Department of Housing and Workforce Solutions (HWS) – responsible for the administration of the County's CDBG, HOME, HOME-ARP, ESG programs.

CDBG: Community Development Block Grant, a HUD grant which provides for a variety of community development programs that benefit low- and moderate-income persons.

ESG: Emergency Solutions Grant, a HUD grant that provides funds for services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

HOME: Home Investment Partnerships Program, a HUD grant that provides funds to expand the supply of decent and affordable housing for low income households.

Consolidated Plan: This document is submitted to HUD and serves as the planning documents of the jurisdiction and application for funding CDBG, ESG, and HOME. The document is developed in accordance with 24 CFR Part 91 and sets forth the priorities and strategies of the programs for a five-year period.

CAPER: (Consolidated Annual Performance Evaluation Report). This document reports on the progress made in carrying out the Consolidated Plan and One-Year Action Plan. The Agency prepares the report annually in accordance with 24 CFR Part 91.

Low-income persons: An individual from a household whose total income does not exceed eight percent (80%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

Moderate- Income Persons: An individual from a household with a total income that does not exceed one hundred twenty percent (120%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

One-Year Action Plan (OYAP): This document updates the Consolidated Plan on an annual basis and allocates one year's funding (entitlement and program income) to specific projects and activities for the CDBG, ESG, and HOME programs.

Predominantly Low- and Moderate- Income Neighborhood: a recognized community or neighborhood where at least 51% of the population, according to the U.S. Census and American Community Survey (ACS) data, is considered to have incomes at or below 80% of the median family income for Riverside County.

Very Low-Income Persons: An individual from a household whose total income does not exceed fifty percent (50%) of the median household income for the area (Riverside-San Bernardino Counties), adjusted for family size.

HUD: the U.S. Department of Housing and Urban Development.

Subrecipient: A public or private nonprofit agency, authority or organization, or a for-profit entity receiving CDBG, HOME, or ESG funds from the County or another subrecipient to undertake activities eligible for assistance. The term does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements in 2 CFR Part 200, as applicable.

Substantial Amendment: A substantial amendment is a change to the jurisdiction's planned or actual activities as published in the Consolidated Plan or Annual Action Plan. The County has established and published in the Citizen Participation Plan thresholds to define what constitutes a substantial amendment.



County of Riverside 2024-2029 Assessment of Fair Housing Report

July 2024



www.mbakerial.com

Prepared by:
Michael Baker International
3760 Kilroy Airport Way
Suite 270
Long Beach, Ca 90806
Phone: 562-200-7165



Acknowledgements

Riverside County Supervisor Districts

- District 1: Supervisor Kevin Jeffries
- District 2: Supervisor Karen Spiegel
- District 3: Supervisor Chuck Washington
- District 4: Supervisor V. Manuel Perez
- District 5: Supervisor Yxstian Gutierrez

Housing & Workforce Solutions

- Juan Garcia – Deputy Director
- Susana Orozco – Principal Development Specialist
- Dinorah Barragan – Principal Development Specialist
- Mervyn Manalo – Supervising Development Specialist

Planning Department of Riverside County

Fair Housing Council of Riverside County

AFH Outreach Stakeholders



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Section I: Executive Summary



City of La Quinta



Section I. Executive Summary

The Assessment of Fair Housing (AFH) Report has been meticulously crafted to showcase Riverside County's unwavering dedication and initiative-taking measures in adhering to the Civil Rights Act of 1968 (Fair Housing Act) and its subsequent amendments in 1974 and 1988. These legal provisions unequivocally prohibit housing discrimination based on race, color, national origin, religion, sex, families with children, and people with disabilities. The report underscores the County's commitment to fostering inclusive communities, overcoming patterns of segregation, and ensuring equitable access to housing opportunities for all residents.

The AFH for Riverside County is a regional planning document that includes analysis of fair housing issues as well as identification and prioritization of significant contributing factors to better inform program participants' goal setting, establish priorities and strategies, and guide the meaningful actions that program participants will take to affirmatively further fair housing. The 2019 Riverside Consolidated Plan defines the AFH as follows:

*The **Assessment of Fair Housing Report (AFH)** is: a comprehensive review of the County of Riverside and its participating communities' laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; an assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and assessment of the availability of affordable, accessible housing in a range of unit sizes; an analysis of 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; and an analysis of any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices.*

This report has been prepared to (1) provide an overview of the County's housing demographic patterns and trends, (2) identify housing issues and contributing factors, and (3) provide recommended goals and objectives to affirmatively further fair housing.

The AFH Report is Composed of Six Sections:

- I. Executive Summary:** A high-level overview of the report's findings and recommendations.
- II. Needs Assessment:** An analysis of the County's housing demographic patterns and trends, identifying areas of need. This section also contains information about the AFH outreach programs, as well as an analysis of the County's outreach program including survey, promotion, Supervisor District meetings, stakeholder focus group meetings, public comment period, and hearing.
- III. Local and Regional Planning for Affordable Housing:** Strategies and plans to address housing affordability at the local and regional levels.
- IV. Fair Housing:** Federal, state, and local fair housing law. Examination of fair housing issues, including barriers and challenges faced by different communities.

V. Analysis of Federal, State, and Local Data and Local Knowledge: Utilization of data and local insights to inform fair housing policies.

VI. Fair Housing Priorities and Goals: Critical factors to fair housing issues, priorities, and goals. Goals include specific actions that target fair housing promotion, education, and affordable housing regulatory recommendations that create equitable housing opportunities.

Additionally, the report's appendices include supplementary information and details. The report acts as an extension of the Analysis of Impediments in the County's Housing Element, which analyzes and identifies the County's existing and projected housing.

Following national trends, the County is challenged with several housing issues; however, as demonstrated in the report, the County shall continue to prioritize measures that demonstrate progress in addressing and remediating fair housing concerns during the current and the next consolidated plan period.

Needs Assessment (Section II)

Conducting a multitiered needs assessment for Riverside County's AFH Report was crucial. Analyzing data, looking into publicly supported housing, and assessing disability needs and accessibility ensures that a comprehensive understanding of the housing landscape is achieved. This multidimensional approach is essential to effectively addressing all aspects of fair housing needs.

The needs assessment includes but is not limited to:

- **Riverside Demographics:** Examining the people of the County, and analyzing certain trends in segregation, integration, and disparities identifies the current needs of the community.
- **Housing Units Built:** Examining the number of housing units constructed provides insights into the overall housing supply.
- **Ownership Versus Rental Occupancy:** Understanding the balance between homeownership and rental properties helps identify different housing dynamics.
- **Size of Units and Household Tenure:** Comparing unit sizes and tenure arrangements sheds light on the diversity of housing options available.
- **Housing Costs and Prices:** Analyzing housing costs allows for an assessment of affordability and accessibility.
- **Changes in Rent and Income:** Monitoring fluctuations in rent and income levels highlights economic trends affecting housing stability.

Riverside County Demographic Summary

The comprehensive approach to the AFH Report ensures that all facets of fair housing needs are considered, thus promoting equitable access and informed policy decisions. Riverside County has witnessed a substantial population growth of approximately 1,247,769 individuals over the past three decades. The County's population is increasingly diverse, reflecting a rich tapestry of demographics. These trends were further substantiated by responses to close to 350 surveys, conducted as part of the

Affirmatively Furthering Fair Housing (AFFH) initiative. The survey respondents, who grapple with housing challenges, underscored the pressing issues faced by the County in its pursuit of fair housing.

Much like the partnership between the County's Housing Division and its Workforce division, the two categories—housing and workforce—are interrelated. In viewing demographic information, it was also important to compare housing-related data with the County's workforce trends and data. As of 2023, the largest employer in Riverside County is the County of Riverside itself, a public employer in the Government Offices industry, employing 24,290 people. This is followed by the March Air Forces Reserve, a public employer in the Military industry, employing 9,600 people. Among private employers, the largest employer is Kaiser Permanente, in the Healthcare industry, employing 5,846 people. The industries employing the most people are Government Offices, Education, and Healthcare. These three industries together employ 73.72 percent of the total employees in the listed employers.

Housing Units Built Summary

Riverside County's housing landscape has significantly changed over the past 20 years. The total number of housing units in the County increased significantly over two periods. From 2000 to 2010, the number of housing units increased from 506,218 to 783,116 units (55.0% increase). From 2010 to 2020, the number of housing units rose gradually from 783,116 to 845,066 units (7.9% increase). Housing is characterized by predominantly single-family detached homes, followed by single-family attached homes and multiunit properties.

Ownership Versus Rental Occupancy Summary

When reviewing household tenure and comparing owner-occupied units versus renter-occupied units, statistics reflected that owner-occupied units (in 2020) represented 59.0 percent. By 2022, the percentage of owner-occupied units had increased to 60.0 percent, which indicates a slight shift toward more owner-occupied units over the two-year period.

Furthermore, the increase in the number of owner-occupied units from 2020 to 2022, along with a slight decrease in the number of vacant units, suggests a trend toward homeownership and potentially lower vacancy rates. Despite this decrease in rental units, the percentage of rental units in the total housing stock remained the same at 28.0 percent, while vacant units made up the remaining 12.0 percent of the housing stock. This indicates a consistent demand for rental housing even amidst changes.

Size of Units and Household Tenure Summary

The overall distribution of unit sizes among owners and renters offers insights into the housing preferences and affordability constraints faced by different segments of the population. The data highlights how ownership status may influence the type of property individuals or families reside in, with owners tending to occupy larger units, while renters are more likely to live in smaller units. This indicates that renters are more likely to occupy smaller units that are typically more affordable or suited for single individuals or couples.

Housing Costs and Prices Summary

The analysis of rental housing prices and affordability in the County indicates that average rental prices across all housing categories are lower than the state average. Monthly rent and purchase prices for very

low-income levels is slightly higher than Statewide, indicating improved ability to afford housing at higher income levels. Extremely low-income individuals face significant challenges in homeownership due to high purchase prices.

In Riverside County, 85 percent of very low- to low-income homeowners face a cost burden exceeding 30%, while 36 percent experience a cost burden greater than 50%. These statistics underscore the formidable challenges faced by lower-income homeowners in meeting housing costs, with a sizable proportion of them bearing a high-cost burden.

Changes in Rent and Income Summary

As with owners, there is a clear connection between lower income levels and higher cost burdens among renters. The data highlights the significant challenges faced by lower-income renters in meeting housing costs, with a notable proportion of these renters experiencing a high cost burden. Among renters with a cost burden greater than 30%, the majority, at 74 percent, are in the extremely low-income category (0%-30%). Very low-income renters (30%-50%) also experience a high cost burden, with 62 percent in the greater than 30% cost burden category and 38 percent in the greater than 50% cost burden category.

About 49 percent of low-income renters experience a cost burden greater than 50%. In addition to the there being a challenge with paying rent, the number of affordable rental housing units decreased from 19,602 in 2010 to 13,945 in 2020. Furthermore, census data reflects that overcrowding is a concern with renter-occupied units, with 12.4 percent of households experiencing overcrowding, versus owner-occupied units at 5.11 percent.

Local and Regional Planning for Affordable Housing (Section III)

Local and regional planning for affordable housing encompassed several key components:

- **Review of Housing Element Law and Compliance:** This step focused on assessing adherence to housing element regulations and legal requirements.
- **Fair Housing Enforcement:** Ensuring fair housing practices were a critical aspect of the planning process.
- **Fair Housing Impediments and Actions:** The examination of impediments related to fair housing and accessibility was crucial. Identifying barriers and challenges allowed for targeted interventions.
- **Assessment of Zoning Provisions:** The review extended to zoning provisions. It aimed to identify areas of consistency or conflict with fair housing laws.
- **Recommendations for Zoning Changes:** As a result of local planning efforts, specific zoning modifications were proposed to enhance affordable housing opportunities.

Overall, this comprehensive process aimed to address housing affordability and create a more equitable living environment for all residents.

Review of Housing Element Law and Compliance Summary

The main theme across the 16 housing elements for Riverside County jurisdictions is ensuring compliance with California state law. This includes laws related to fair housing and other required zoning updates. California state law requires jurisdictions to review their zoning codes and processes; identify constraints to housing development; and create programs to mitigate and remove the identified constraints. Many of these constraints relate to providing housing for a variety of income levels, persons with special housing needs, and persons in federal or state protected categories.

Assembly Bill (AB) 686 applies to all housing elements due to be revised on or after January 1, 2021, which includes all jurisdictions in Riverside County for the 6th Cycle (2021–2029). The law requires all housing elements to include an assessment of fair housing (AFFH), identify contributing factors to fair housing barriers, and adopt policies and programs that remediate identified fair housing issues and/or further promote fair housing.

AB 686 requires a jurisdiction’s housing element to analyze barriers that restrict access to opportunity and a commitment to specific meaningful actions. AB 686 requires jurisdictions to identify meaningful goals to address the impacts of systemic issues such as residential segregation, housing cost burden, and unequal educational or employment opportunities to the extent these issues create and/or perpetuate discrimination against protected segments of the population.

In total, AB 686:

- Requires jurisdictions and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing.
- Prohibits the state, cities, counties, and public housing authorities from taking actions materially inconsistent with their AFFH obligation.
- Adds an AFFH analysis to the housing element (an existing planning process that California cities and counties must complete) for plans that are due beginning in 2021; and
- Includes in the housing element’s AFFH analysis a required examination of issues such as segregation and resident displacement, as well as the required identification of fair housing goals.

Fair Housing Enforcement Summary

Federal fair housing laws prohibit housing discrimination based upon race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information. California’s fair housing laws also prohibit discrimination in housing based on occupation, age, or protected characteristic; method of financing; or the intended occupancy by lower- or moderate-income people.

Fair housing enforcement capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing.

Fair Housing Council of Riverside County

The Fair Housing Council of Riverside County (FHCRC) is a nonprofit organization that provides a variety of fair housing resources and services for the jurisdictions in Riverside County, including resources for tenants, property managers, and service providers, dispute resolution, and housing counseling. Fair housing services include investigating complaints of housing discrimination, providing outreach and education to housing providers, and assisting residents with filing fair housing complaints with state and federal enforcement agencies, such as the Civil Rights Department and the Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO).

About 91 percent of calls were from extremely low-, very low-, or low-income households, indicating a more significant need for support for lower-income households in the County. This correlates with indications in the jurisdiction's housing elements that some of the most significant needs are support for lower-income (<80% of the area median income) households and affordable housing. Additional data provided by the FHCRC also indicated that there was a higher number of calls from 2019 to 2021, compared to previous years. According to 2023 FHCRC Intake Calls data, nearly half of all calls recorded (48.9%), whose birthdate was recorded, were received from individuals between the ages of 30 and 60.

Office of Fair Housing and Equal Opportunity

In Riverside County, 651 cases were filed Countywide with the FHEO between 2006 and 2020. Disability was the most prominent basis, with 323 cases on the topic, followed by 151 cases based on race, of which 130 were based on Black or African American race.

Housing Element Fair Housing Impediments and Actions Summary

Based on an analysis of all 16 jurisdictions in the County, the impediments, common barriers, and actions have been sorted into the following themes: fair housing outreach and enforcement, new opportunities in high resource areas, housing mobility, place-based improvements, and displacement prevention. Common barriers to fair housing outreach and enforcement often relate to availability of public meeting forums and the provision of materials in multiple languages.

The most prominent, commonly identified impediments and actions are:

- Lack of public input and feedback on issues and strategies.
- Lack of resources for fair housing agencies and organizations.
- Language barriers for non-English speaking persons.
- Insufficient local public fair housing enforcement and testing.
- Lack of information on landlord, tenant, and buyer rights and opportunities, which may contribute to discriminatory practices during leasing and lending processes.

Assessment of Zoning Provisions Summary

An extensive assessment of the County jurisdiction's General Plan Programs was conducted, which included the review of 16 jurisdictions General Plan Programs. With the objective to identify recommended zoning changes for each specific area.

While each jurisdiction's general plan contains distinct zoning recommendations tailored to its unique needs, certain overarching trends emerged during the analysis:

- **Compliance with State Law:** A central focus of the recommended zoning changes was to ensure alignment with state regulations. This involved revisiting existing zoning provisions and making necessary adjustments.
- **Removing Constraints to Housing Development:** The second major trend centered on eliminating barriers that hinder housing development. By revising zoning rules, planners aimed to create a more conducive environment for housing projects.
- **Fair Housing and Non-Fair Housing Amendments:** The recommendations can be categorized into two main groups:
 - **Fair Housing Amendments:** These changes relate to fair housing practices and accessibility.
 - **Non-Fair Housing Amendments:** These modifications address other aspects of zoning, not directly tied to fair housing.

Recommendations for Zoning Changes Summary

The review of zoning amendment programs also included changes beyond just ensuring compliance with fair housing laws. These amendments included encouraging a variety of housing types, higher densities, removing constraints to development, and ensuring compliance with California state housing law. Topics included are accessory dwelling units (ADUs), density bonus provisions, rezoning for high density, development standard amendments, and providing incentives for low-income housing.

Fair Housing (Section IV)

AFFH encompasses a multifaceted approach to assessing and advancing fair housing initiatives within the County.

This comprehensive process involves several key components:

- **Fair Housing Laws:** A critical foundation for AFFH, these laws provide the legal framework to combat housing discrimination and promote equitable access to housing opportunities.
- **Public and Stakeholder Meetings:** Engaging with the community and relevant stakeholders is essential. These meetings facilitate dialogue, gather input, and ensure that diverse perspectives shape fair housing strategies.
- **AFH Survey Results:** Rigorous data collection and analysis form the backbone of AFFH. Surveys help identify existing disparities, housing needs, and areas requiring intervention.
- **Fair Housing Priorities and Goals:** Based on the assessment, specific priorities and goals are established. These actionable steps aim to enhance housing equity, eliminate barriers, and create thriving communities for all residents.

Fair Housing Laws Summary

Important supportive state and federal fair housing laws include:

- **Key Supportive Federal Laws:**
 - Civil Rights Act of 1968
 - Fair Housing Amendments Act 1
- **Key Supportive State Laws:**
 - Several statutes that mirror and, in certain cases, extend federal fair housing protections
 - Unruh Civil Rights Act of 1959
 - Ralph Civil Rights Act of 1976
 - California Fair Employment and Housing Act

Public and Stakeholder Meetings Summary

The County hosted several virtual stakeholder forums to identify housing issues. From March to May, 2024, municipal District meetings, open to the public, were attended to introduce and explain the AFH Report and planning process. In addition, the AFH Report 30-day public comment period was held from June 25 to July 29, 2024.

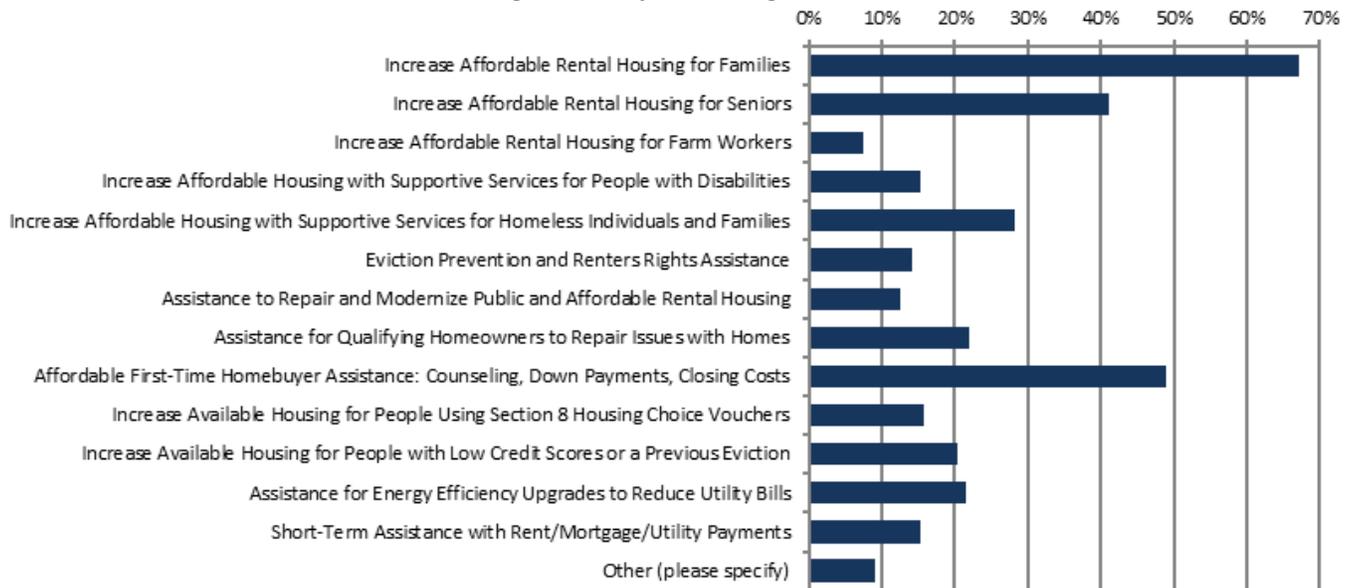
Data analysis and stakeholder response reflects that Riverside County faces the following fair housing issues:

- Insufficient affordable housing inventory development to meets the needs of the community.
- Inequitable housing opportunities for all persons regardless of race, age, sexual orientation, religion, sex, etc.
- Insufficient programs to address housing stock conservation, improvement, rehabilitation, or repair.
- Insufficient promotion of equal housing opportunities for all protected classes.
- Planning, administration, and fiscal tools that need to be modified to meet changing housing needs.
- Adequate mitigation of homelessness.
- Affordable housing funding constraints.
- The need to reduce residential energy.

AFH Survey Results Summary

During the AFH Report preparation, close to 350 surveys were completed by individuals who worked or lived in the County. Below is a summary of the major housing issues identified by County residents.

Figure 1: Major Housing Issues



Source: AFH Survey Responses

Fair Housing Priorities

The priorities for fair housing are as follows:

1. Promoting Fair Housing
 - Advocating for equitable housing practices and combating discrimination.
2. Creating Housing Development Incentives
 - Encouraging developers to invest in housing projects.
3. Increasing Housing Density
 - Focusing on efficient land use and maximizing housing availability.
4. Assisting Jurisdictions with Regulatory Changes
 - Providing guidance and examples for effective policy adjustments.
5. Boosting Affordable Housing Volume
 - Expanding the supply of affordable homes.
6. Enhancing Affordable Special Needs Housing
 - Addressing specific needs within the community.

7. Preserving Existing Affordable Housing
 - Safeguarding affordability for current residents.
8. Supporting Affordable Accessory Dwelling Unit (ADU) Development
 - Facilitating the creation of secondary housing units.

These priorities collectively aim to create a more inclusive and accessible housing landscape for Riverside County residents.

Analysis of Federal, State, and Local Data and Knowledge (Section V)

This analysis entails evaluating federal, state, and local data in conjunction with local expertise. This comprehensive approach aims to shed light on the complexities of fair housing issues in Riverside County.

This assessment covers several crucial facets within Riverside County, including:

- **Integration and Segregation Patterns:** Investigating how communities are integrated or segregated.
- **Access Disparities:** Examining unequal access to opportunities.
- **Housing Needs Disproportionality:** Discussing imbalances in housing requirements.
- **Housing Needs in Riverside County:** Identifying initiatives providing supportive housing services.
- **Displacement Risks:** Considering the likelihood of displacement.
- **Local Knowledge and Fair Housing Data Intersection:** Exploring how local insights intersect with fair housing data.

Integration and Segregation Patterns Summary

Riverside County, situated in Southern California, displays intricate patterns of integration and segregation shaped by historical, socioeconomic, and demographic factors. Analyzing various neighborhoods within the County reveals a nuanced picture of integration and segregation dynamics. Riverside County has a diverse history shaped by factors such as urbanization, migration, and housing policies. Rapid urbanization driven by population growth and economic development has transformed the County's once predominantly rural areas into sprawling suburban communities.

This urban expansion has been fueled in part by migration patterns, with individuals and families relocating from both within California and from other states in search of employment opportunities, affordable housing, and a desirable quality of life (Johnson, 2019). However, the influx of new residents has also strained housing markets, leading to affordability challenges and disparities in access to housing resources. Historical housing policies, including redlining and discriminatory lending practices, have contributed to entrenched patterns of segregation and uneven distribution of housing opportunities across different racial and socioeconomic groups (Lopez, 2020).

These policies have had lasting effects on neighborhood composition and socioeconomic stratification within Riverside County, highlighting the need for equitable housing policies and interventions to address systemic inequalities and promote inclusive urban development.

Access Disparities Summary

Riverside County, a region renowned for its sprawling landscapes and diverse communities, harbors significant disparities in access to opportunity. From education and healthcare to employment and housing, these inequalities have persisted, shaping the trajectories of individuals and communities.

Data shows there are multiple areas affected by disparities in Riverside County:

- Quality of education, school facilities, and test scores.
- Quality of healthcare, healthcare facility location and quality of facilities, healthcare costs/insurance, and limited number of healthcare providers.
- Access to healthcare due to housing stability and environmental factors.
- Economic disparities related to housing location, education level, race, and socioeconomic status significantly influence access to employment.
- Housing disparities caused by high cost of housing causing family displacement and homelessness, and discriminatory practices.
- Residential segregation is the spatial separation of different racial or ethnic groups within the County's housing areas.

Housing Needs Disproportionality Summary

Riverside County faces significant challenges in addressing disproportionate housing needs, underscoring the urgency of targeted interventions needed to ensure equitable access to safe and affordable housing for all residents. Several key indicators of disproportionate housing needs include:

- Substantial disparity between median household income and housing costs.
- Uneven distribution of affordable housing options across the County.
- Concentrated areas of housing insecurity having limited access to essential services, work, and education opportunities.
- Certain neighborhoods and demographic groups facing heightened risks of homelessness, displacement, and housing instability, perpetuating cycles of poverty and social exclusion.
- Demographic shifts causing a strain on housing supply.
- Increased demand for diverse housing types and supportive services.
- Overcrowding and substandard living conditions.
- Community disintegration.

Housing Needs in Riverside County

There is a demand for affordable housing options, especially for low- and moderate-income households, as well as a need for initiatives addressing homelessness and providing supportive housing services.

In Riverside County, targeted housing initiatives are needed for the following:

- The Hispanic community faces the highest percentage of housing problems (53.48%), followed by the Black community (51.86%).
- Family households with five or more people experience a higher percentage of housing problems (59.26%).

These patterns suggest that larger family households and certain racial and ethnic groups, particularly the Hispanic and Black communities, are disproportionately affected by housing problems.

Displacement Risk Summary

The threat of displacement holds true for many individuals and families in Riverside County. Overall, displacement risk is one of the County's most complex issues.

The County and its departments and jurisdictions should address the root causes of displacement, including:

- **Home Affordability.** The median household income in Riverside County stands at \$65,018, while the median home value is \$405,000 (as of 2020). This income-to-home value ratio underscores the significant challenge many residents encounter in affording homeownership.
- **Rental Affordability.** The median gross rent in Riverside County amounts to \$1,452, making it challenging for low- to moderate-income households to find affordable rental options, especially considering the recommended 30 percent income allocation toward housing costs.
 - Population growth has outpaced housing construction, exacerbating the affordability gap. Between 2010 and 2020, the County's population increased 11 percent, while housing production lagged.
 - There is an increased proportion of low-income households, seniors, and minority populations.
 - Household wage increases have not kept up with rising housing costs.
 - There is low housing inventory, creating a seller's market in many areas.
- **Planning and Zoning.** Stakeholders have noted that the County's land use regulations and approval processes may slow development.

Local Knowledge and Fair Housing Data Intersection Summary

Fair housing embodies the principles of equality, non-discrimination, and access to housing opportunities for all individuals, regardless of race, color, religion, sex, familial status, national origin, disability, or any other protected characteristic. Areas in the County, such as the tracts immediately bordering the Salton Sea, the region southwest of Desert Hot Springs, Meadowbrook, the communities southwest of Hemet, and certain sections of the Cities of Riverside and Moreno Valley, which are disproportionately prone to

extreme poverty rates or have limited access to quality housing, reveal the need for targeted interventions.

Riverside County has seen the emergence of various local initiatives aimed at promoting fair housing and advancing equity. The FHCRRC provides fair housing counseling services and other initiatives for the County as a region as well as jurisdictions within Riverside County. These initiatives range from educational campaigns and outreach programs to policy advocacy and legal assistance for victims of housing discrimination.

Fair Housing Priorities and Goals (Section VI)

The following provides the AFH Report's final contributing factors to fair housing issues, fair housing priorities, and goals to be attained over the next five years.

Contributing Factors Summary

Factors and elements that contribute to fair housing issues include:

1. **Resident Opportunities:** Riverside County exhibits significant disparities, with certain communities facing limited access to affordable housing due to high rent prices and low-income levels. This creates barriers to fair housing for marginalized groups. Countywide, there are disparities across racial/ethnic groups regarding access to educational opportunities and environmental opportunities, and significant disparities in access to economic opportunities.
2. **Historical Discrimination:** Historical discriminatory practices, such as redlining and segregation, have left lasting impacts on housing patterns in Riverside County. These practices have marginalized minority communities, leading to unequal access to housing opportunities.
3. **Limited Affordable Housing Stock:** Riverside County faces a shortage of affordable housing units relative to its population growth. The lack of affordable options disproportionately affects low-income individuals and families, exacerbating fair housing issues.
4. **Zoning Policies and Land Use Regulations:** Zoning policies and land use regulations can perpetuate segregation and limit housing choices for certain demographics. These policies may restrict the development of affordable housing in certain areas, contributing to fair housing disparities.
5. **Language and Cultural Barriers:** Language and cultural barriers can impede access to housing resources and information for non-English-speaking residents in Riverside County. Limited language accessibility may prevent individuals from understanding their fair housing rights and accessing assistance programs.
6. **Limited Enforcement of Fair Housing Laws:** Despite legal protections, the enforcement of fair housing laws in Riverside County may be inadequate. Discriminatory practices by landlords, property managers, and housing providers may go unchecked, further perpetuating housing inequality.
7. **Gentrification and Displacement:** Gentrification in Riverside County can lead to the displacement of long-term residents, particularly communities of color and low-income individuals.

As neighborhoods undergo revitalization efforts, rising property values and rents may force vulnerable populations out of their homes, exacerbating fair housing issues.

8. **Transportation Accessibility:** Limited transportation options in certain areas of Riverside County can restrict housing choices for residents, particularly those without access to private vehicles. This can lead to segregation and unequal access to employment, education, and other essential services, contributing to fair housing disparities.

Fair Housing Goals to Attain Over The Next Five Years

Based on the above analysis, the following five goals are essential for implementation over the next five years:

1. Provide Fair Housing Outreach Opportunities to All Areas of the County
2. Provide Zoning and Incentives to Increase a Variety of Housing Types
3. Increase Opportunities for Affordable and Special Needs Housing
4. Comprehensive Supportive Services to First-time Homebuyers
5. Incentivize Accessory Dwelling Unit (ADU) Development



Section II: Needs Assessment



City of Calimesa



Section II. Needs Assessment

This chapter of the AFH Report for Riverside County provides a comprehensive and in-depth analysis of the current housing situation in the County.

This report is divided into several key sections.

1. Demographic Summary
2. Segregation/Integration
3. Racially/Ethnically Concentrated Areas of Poverty
4. Disparities in Access to Opportunity
5. Disproportionate Housing Needs
6. Fair Housing Profile
7. Public Housing and Homelessness
8. Disability and Access
9. AFH Outreach

Jurisdiction Versus Region Terminology

The "Jurisdiction" as defined by the AFH Report is the city or county or groups of cities and counties that receive HUD block grant funds directly from HUD. The only entity participating in this AFH is Riverside County. For the purposes of the AFH, the "Region" used in the comparative analysis is the Core Based Statistical Area, or CBSA. In addition to Riverside County, the Region's CBSA includes San Bernardino County.

Consistent with the terminology used in the AFFH maps, the terminology used throughout this analysis will be as follows:

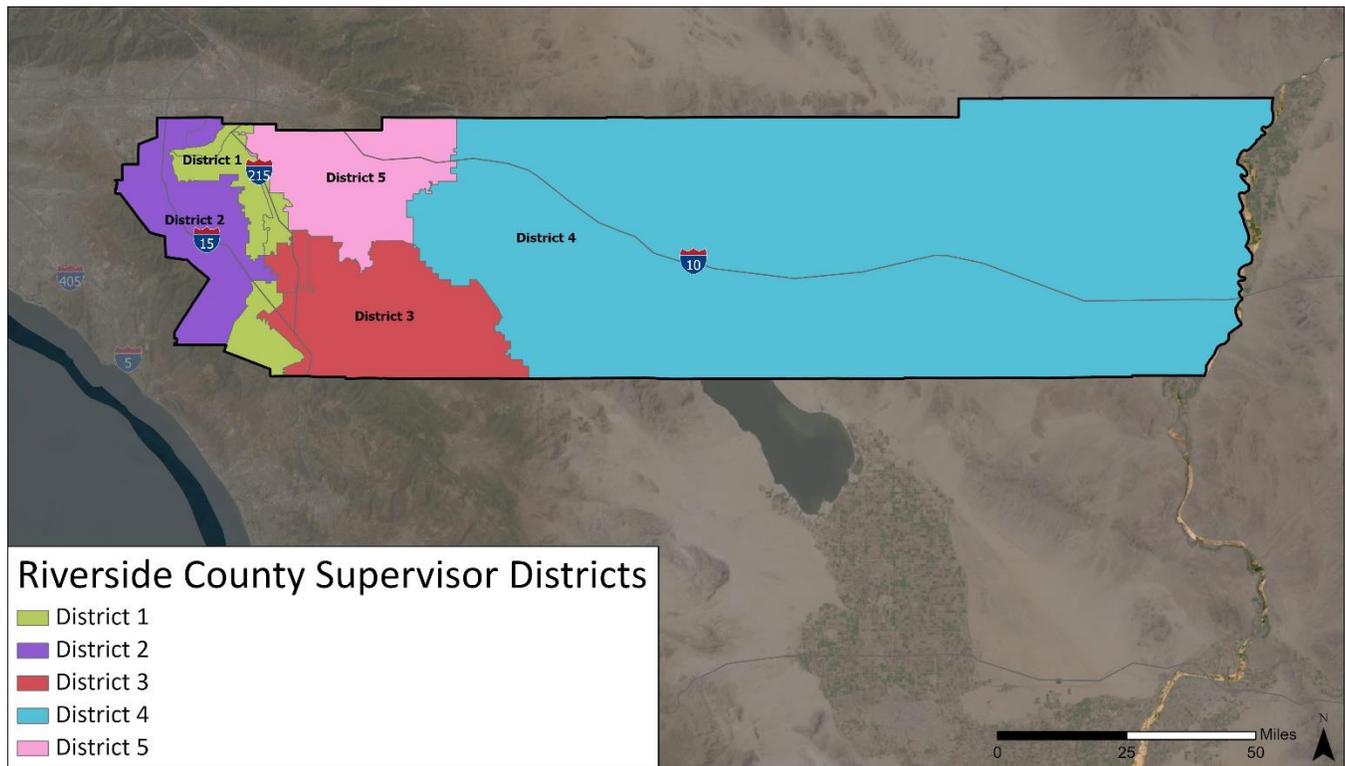
- **Jurisdiction:** Riverside County
- **Region:** Riverside-San Bernardino-Ontario, CA

1. Demographic Summary

An accurate assessment of existing and future demographic characteristics forms the basis for understanding how to affirmatively further fair housing in Riverside County. This section presents statistical information and analysis of demographic and housing factors that influence housing demand, availability, and cost.

The majority of data in this chapter will be mapped in accordance with the Riverside County Supervisor Districts. These location of these districts are denoted in the map below.

Figure 2: Riverside County Supervisor Districts



Total Population

Table 1 shows total population growth trends from 1990 to 2020 for both the Jurisdiction and the Region.

Riverside County witnessed a dynamic population growth from 1990 to 2020. Starting with a population of 1,170,143 in 1990, the County experienced a significant 32 percent growth spurt in the first decade. The momentum continued into the next decade with an even steeper growth rate of 43.6 percent, pushing the population to 2,203,332 by 2010.

Although the growth rate slowed to 9.8 percent in the following decade, the total population still reached 2,418,182 by 2020. In summary, Riverside County saw its population increase by approximately 1,247,769 individuals over these three decades, representing a robust overall growth of about 69.5

percent. Specifically, the most concentrated areas of the County are located on the west side of the County, in Districts 1 through 3.

The Region, on the other hand, demonstrated a more gradual and consistent population growth over the same period. The population rose by 22.8 percent from 1990 to 2000, followed by a slightly higher increase of 25.7 percent in the next decade. However, the growth rate decelerated markedly from 2010 to 2020, registering a 0.24 percent change. Despite this slowdown, the Region’s population still expanded by 48.02 percent from 1990 to 2020. While the Region maintained a steady growth trajectory, the Jurisdiction exhibited a more varied pattern, characterized by higher growth rates.

Table 1: Total Population Growth Trends (Jurisdiction/Region)

	1990 Population	1990 to 2000 % Change	2000 Population	2000 to 2010 % Change	2010 Population	2010 to 2020 % Change	2020 Population	1990 to 2020 % Change
Jurisdiction	1,170,413	32%	1,545,387	43.6%	2,203,332	9.8%	2,418,182	69.5%
Region	2,588,792	22.8%	3,254,782	25.7%	4,214,674	0.24%	4,224,851	48.02%

Data Source: US Census/ACS

Figure 3: Total Population (Jurisdiction)

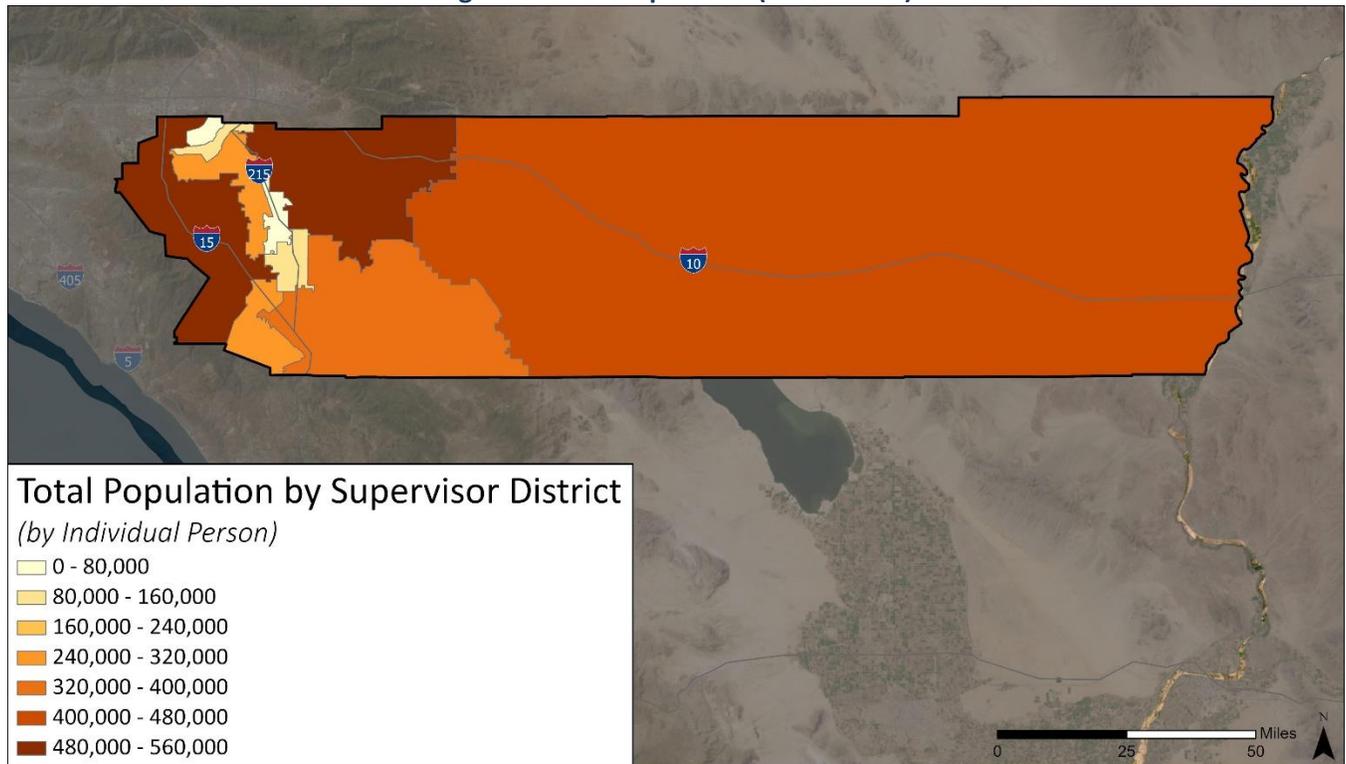


Table 2 through Table 5 present additional demographic information and trends both for the Jurisdiction and the Region based on age.

Table 2: Population by Age, 2020 (Jurisdiction)

Age	Number	Percentage
Under 18	613,823	25.2%
18-64	1,471,666	60.3%
65+	352,375	14.5%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 3: Population by Age, 2020 (Region)

Age	Number	Percentage
Under 18	1,214,696	28.75%
18-64	2,570,221	60.84%
65+	439,934	10.41%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 4: Population Trends by Age (Jurisdiction)

Age	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%
Under 18	373,361	31.9%	469,798	30.4%	362,927	16.5%	613,823	25.2%
18-64	644,898	55.1%	879,325	56.9%	1,579,694	71.7%	1,471,666	60.3%
65+	152,154	13.0%	195,964	12.7%	260,711	11.8%	352,375	14.5%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 5: Population Trends by Age (Region)

Age	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	#	%	#	%	#	%	#	%
Under 18	771,845	29.81%	1,044,686	32.10%	1,214,696	28.75%	1,214,696	28.75%
18-64	1,539,215	59.46%	1,869,817	57.45%	2,570,221	60.84%	2,570,221	60.84%
65+	277,732	10.73%	340,280	10.45%	439,934	10.41%	439,934	10.41%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Age Composition

In the Jurisdiction, the age group under 18 years experienced a slight decrease in their population percentage from 1990 to 2000. A significant drop was observed in 2010, but by 2020, there was a notable recovery, although it did not reach 1990 levels. The 18-64 age group saw a steady increase in population percentage from 1990 to 2010, with a slight decrease in 2020. However, they still constituted most of the population.

The population composition of the age group 65 and older in the Jurisdiction showed slight fluctuation over the decades. In 1990, they formed a small portion of the population. However, there was a marginal decline in their representation in the next two decades, reaching its lowest in 2010. Interestingly, the trend reversed in 2020, with their proportion bouncing back to surpass 1990 levels.

In the Region, the population under the age of 18 saw an increase in numbers and percentage from 1990 to 2000, then an increase in number and decrease in population percentage from 2000 to 2010. The numbers and percentage remained stable from 2010 to 2020. The working-age population (18-64) showed consistent growth in numbers from 1990 to 2010. The population percentage saw a slight decrease from 1990 to 2000, and then a slight increase from 2000 to 2010. The numbers and percentage remained stable in 2020.

The elderly population, 65 and older, demonstrated consistency within the Region. Starting from 1990, their numbers grew steadily, reaching a peak in 2010. Despite the increase in absolute numbers, their proportion in the total population remained almost unchanged. Notably, the elderly population maintained its size and proportion into 2020, reflecting the Region’s stable demographic structure.

In the figures below, maps from the US Census illustrate how the three different age categories are distributed throughout the Jurisdiction and Region. In the County, the population under 18 is concentrated in Districts 1 through 5. Ages 18-64 are heavily concentrated in District 4, and those over 65 years are mostly in the east side of the District 3, west side of District 4, and all of District 5. Regionwide, the under-18 population gravitates toward the north side, whereas ages 18-64 are in the east and south, and the over-65 group is evenly spread out throughout the Region.

Figure 4: Population by Age - Under 18 Years (Jurisdiction)

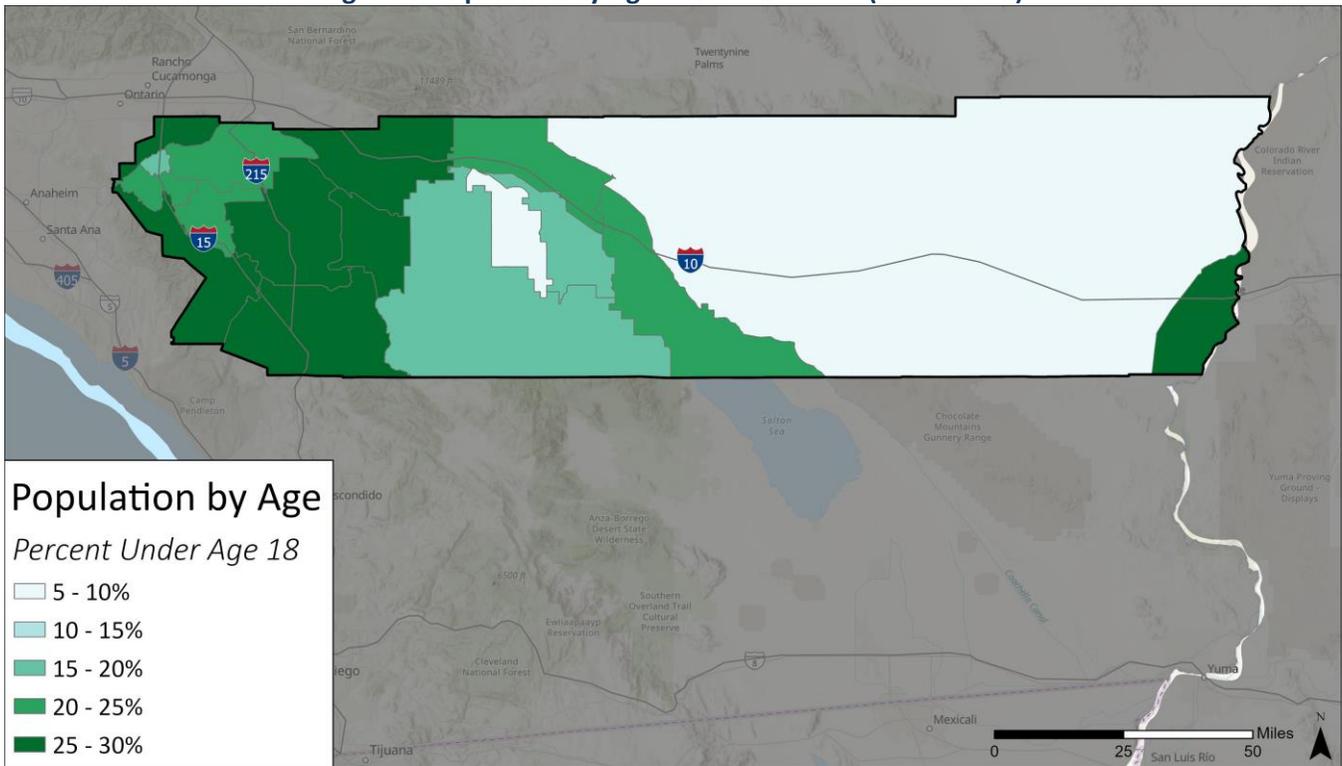


Figure 5: Population by Age - 18-64 Years (Jurisdiction)

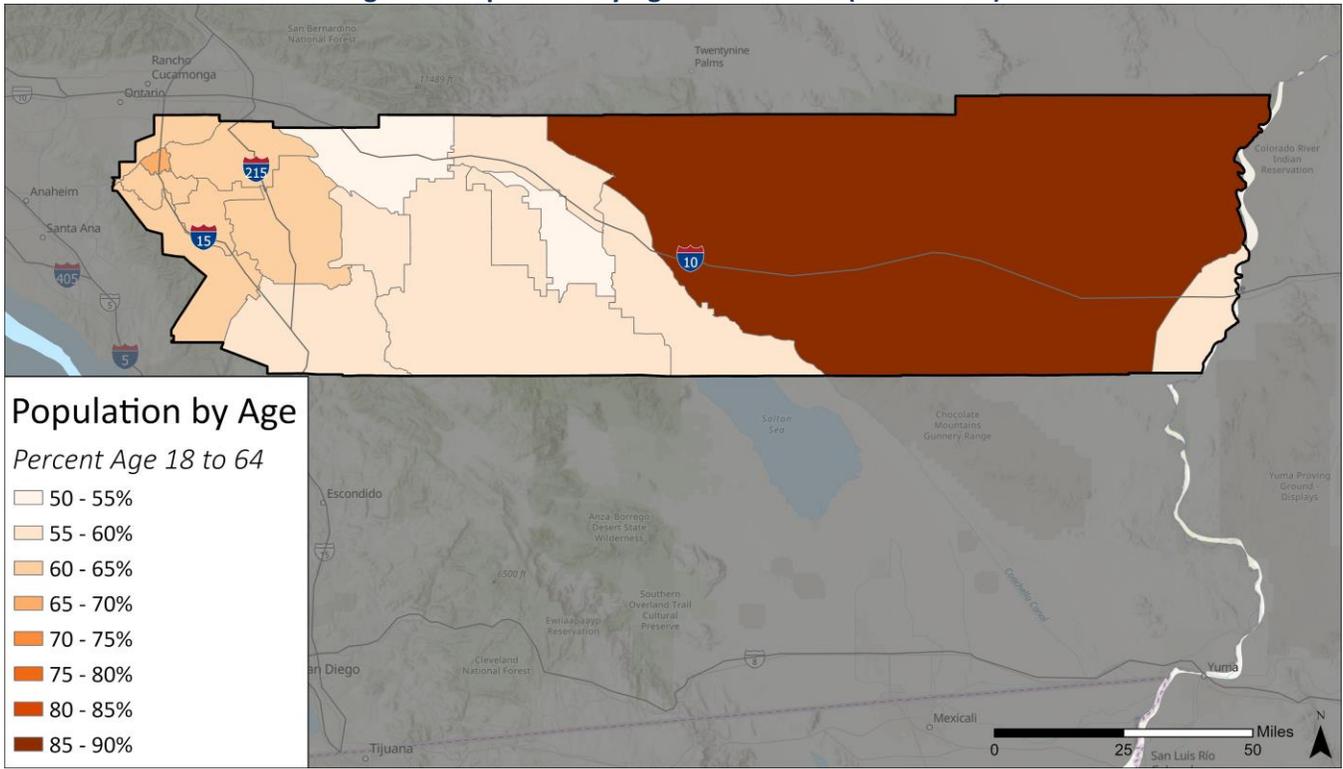


Figure 6: Population by Age - 65 Years and Older (Jurisdiction)

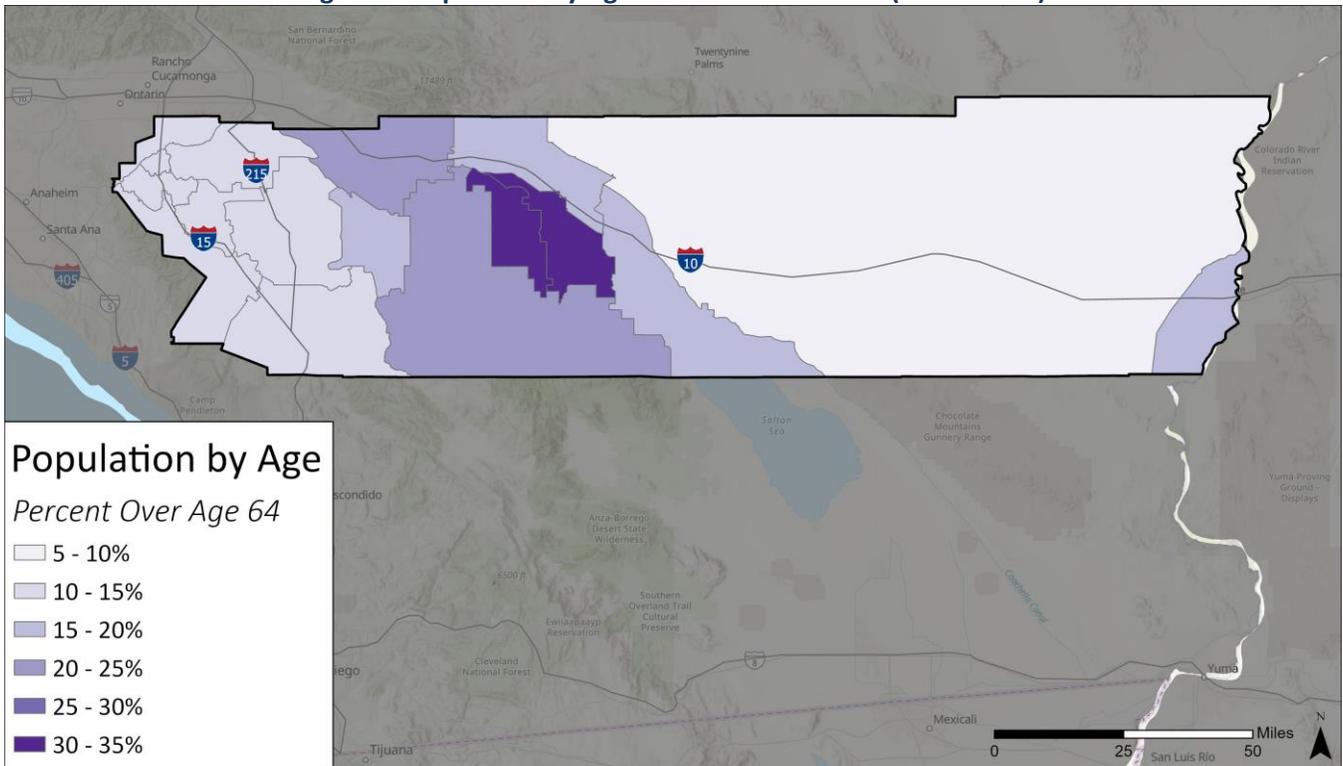


Figure 7: Population by Age - Under 18 Years (Region)

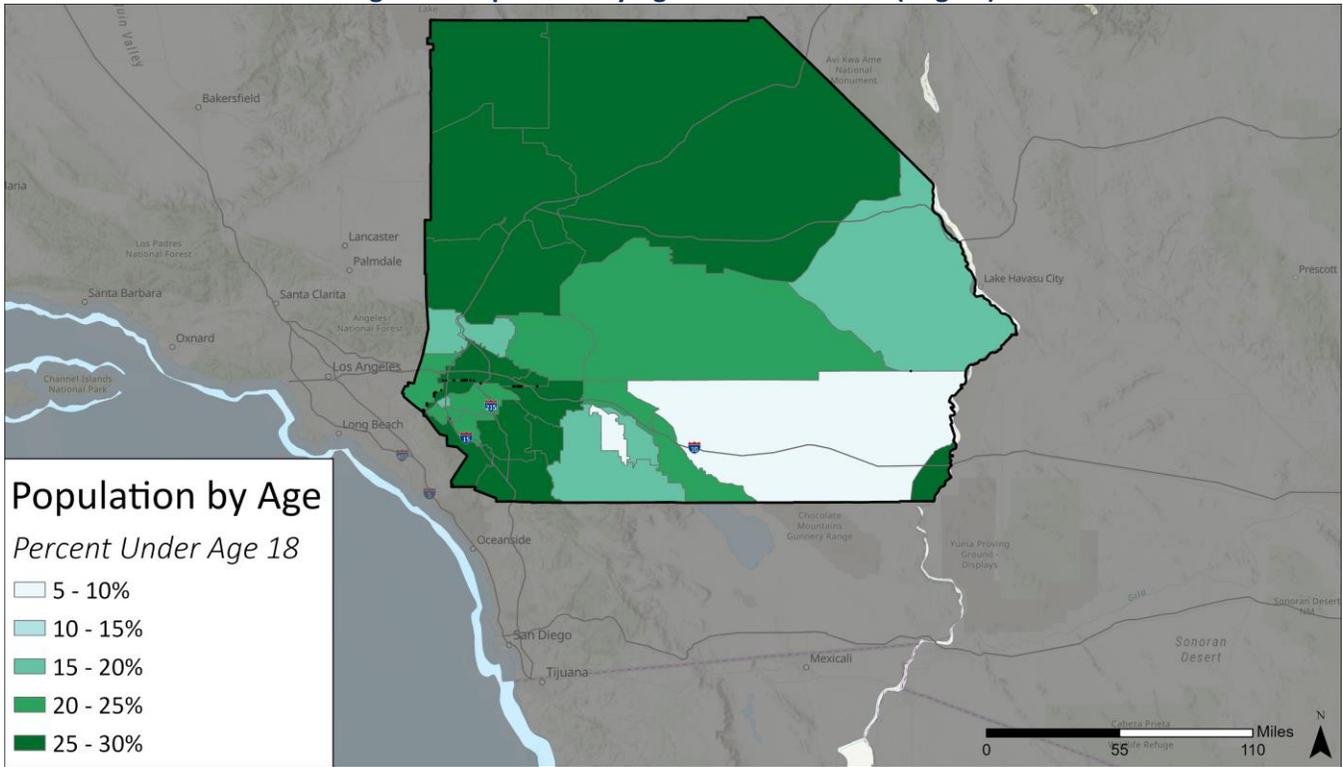


Figure 8: Population by Age - 18-64 Years (Region)

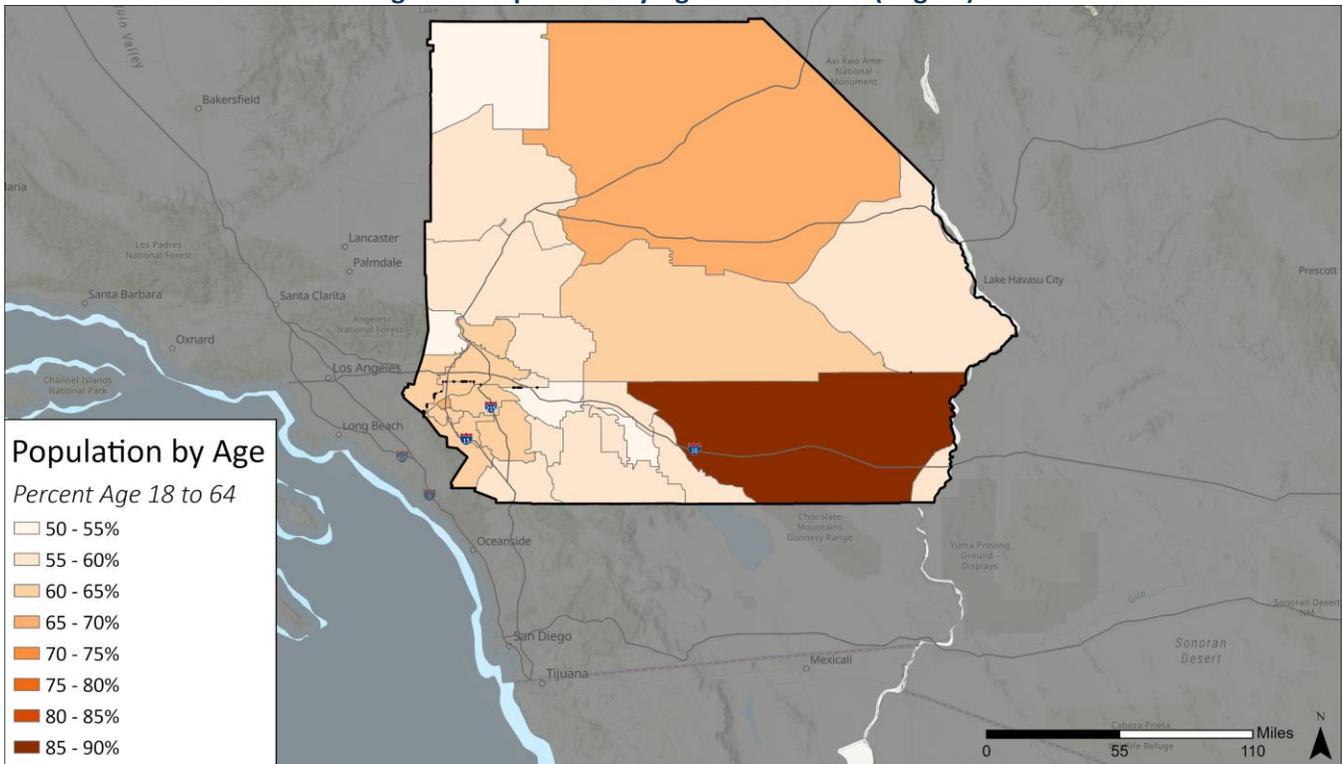
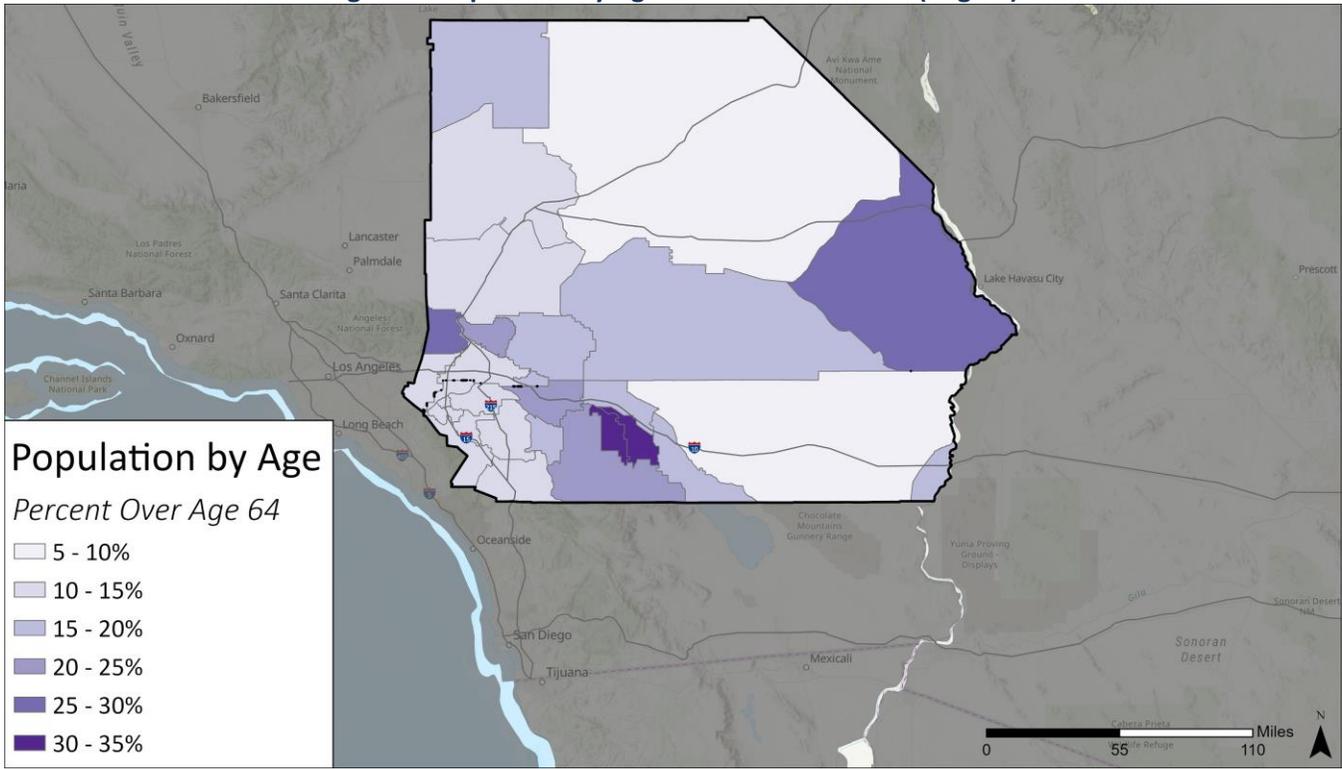


Figure 9: Population by Age - 65 Years and Older (Region)



Gender Distribution

In the Jurisdiction, Riverside County saw a slight shift in its gender balance over the years. In 1990, males slightly outnumbered females, making up 50.5 percent of the population. However, by 2000, the male percentage had slightly decreased to 49.8 percent, a figure that remained consistent through to 2020. On the other hand, the female population, which constituted 49.5 percent of the total in 1990, saw a slight increase over the years, reaching 50.2 percent by 2000 and sustaining that through 2020.

The Region also maintained a nearly equal gender distribution over the years. In 1990, males made up exactly half of the population. This figure slightly decreased to 49.73 percent by 2000, remaining consistent through 2010 and 2020. The female population mirrored this trend. In 1990, females also constituted exactly half of the total population. This figure slightly increased to 50.27 percent by 2000 and remained consistent through 2010 and 2020.

Table 6: Population by Gender, 2020 (Jurisdiction)

Gender	Number	Percentage
Male	1,215,233	49.8%
Female	1,222,631	50.2%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 7: Population by Gender, 2020 (Region)

Gender	Number	Percentage
Male	2,101,083	49.73%
Female	2,123,768	50.27%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 8: Population Trends by Gender (Jurisdiction)

Gender	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Male	596,866	50.5%	769,456	49.8%	1,097,140	49.8%	1,215,233	49.8%
Female	573,547	49.5%	775,931	50.2%	1,106,192	50.2%	1,222,631	50.2%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 9: Population Trends by Gender (Region)

Gender	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Male	1,294,274	50.00%	1,618,466	49.73%	2,101,083	49.73%	2,101,083	49.73%
Female	1,294,518	50.00%	1,636,316	50.27%	2,123,768	50.27%	2,123,768	50.27%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Figure 10: Population by Gender - Male (Jurisdiction)

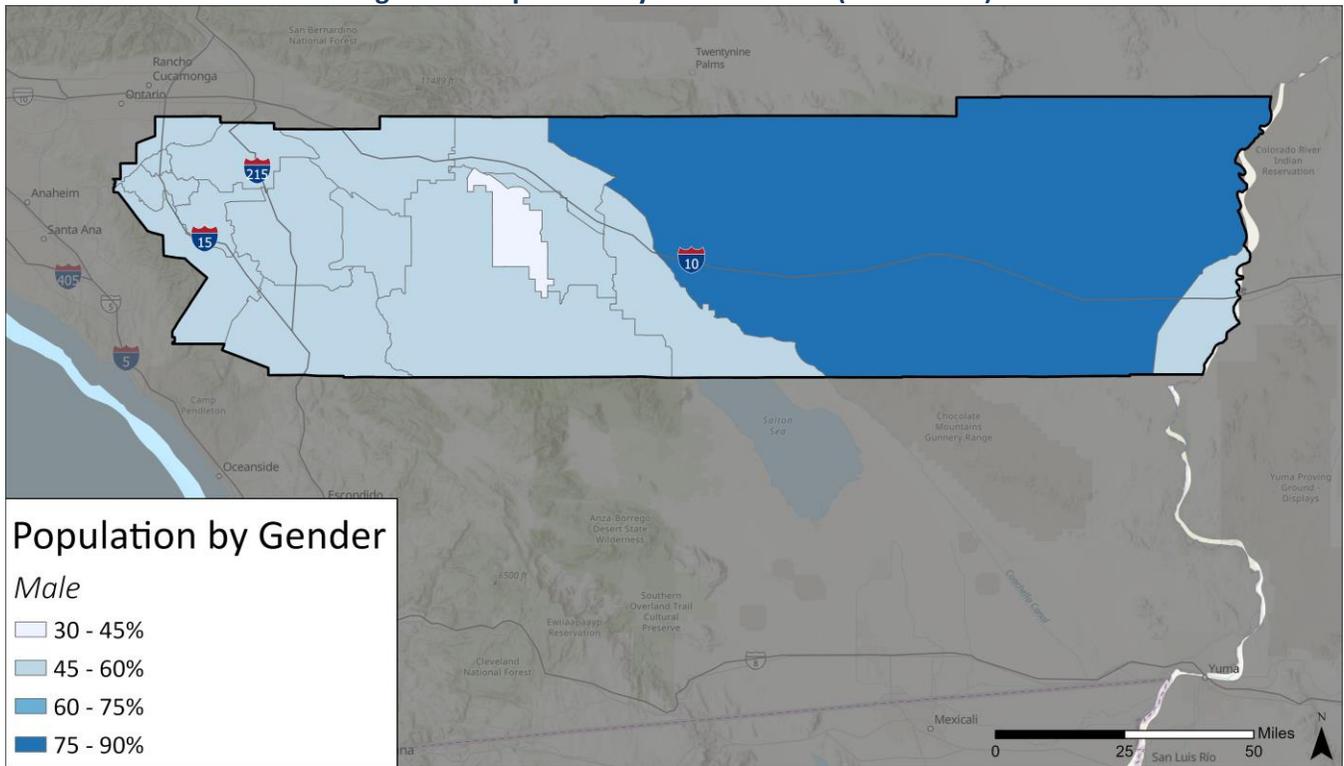
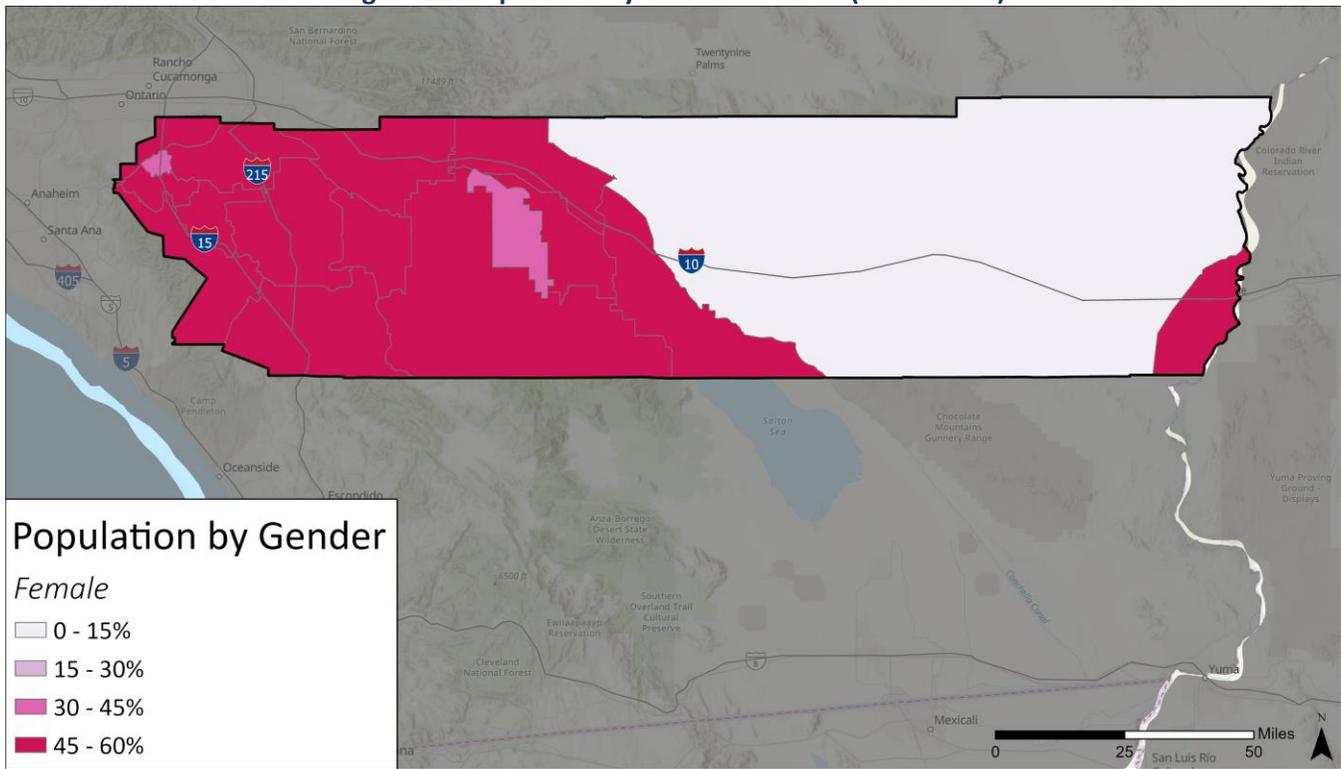


Figure 11: Population by Gender - Female (Jurisdiction)



Race/Ethnicity and National Origin

Riverside County has seen a significant shift in its demographic makeup over the years, becoming increasingly diverse. The White (non-Hispanic) population, which was once the majority, has been gradually declining in both numbers and proportion from 1990 to 2020. By 2020, this group accounted for 34.4 percent of the total population, marking a significant shift from previous decades. The Black or African American (non-Hispanic) population has remained a significant part of the demographic landscape, despite some fluctuations over the years. As of 2020, the population constitutes 4.7 percent of the population, showing a slight increase from 5.5 percent in 2010.

The Native American (American Indian/Alaska Native; non-Hispanic) population has seen a decrease over the 30 year time period, representing 0.6 percent of the Jurisdiction's population in 2020. The Asian (non-Hispanic) population, on the other hand, has seen consistent growth over the past three decades, making up 6. percent of the County's population in 2020. The Native Hawaiian/Pacific Islander (non-Hispanic) population remains a small part of the demographic, constituting 0.6 percent of the total population in 2020. The Hispanic community has seen growth since 1990. By 2020, the Hispanic population made up 42.9 percent of the overall population, becoming the largest single racial or ethnic category. The "Other (non-Hispanic) Race" category and the "Two or More Races (non-Hispanic)" group have also seen gradual increases over this time period. The foreign-born population, also known as National Origin, has consistently grown over the past three decades, accounting for 22.1 percent of the overall population in 2020. This trend underscores the increasing diversity of Riverside County.

The data provided in Table 10 through Table 12 also shows the demographic changes for the Region in different racial and ethnic groups over time as well. The White, Non-Hispanic population has seen a

decrease in both numbers and proportion over the years, from 1,615,830 (62.4%) to 1,546,666 (36.6%). The Black population has fluctuated over the years, increasing from 168,731 (6.5%) to 336,944 (8.0%), and then slightly decreasing to 301,523 (7.1%). The Hispanic community has experienced significant growth, increasing from 685,672 (26.5%) to 1,996,402 (47.3%). The Asian or Pacific Islander population has also seen consistent growth, increasing from 93,331 (3.6%) to 261,593 (6.2%). The Native American population has fluctuated over the years, peaking at 36,077 (0.9%) before decreasing to 19,454 (0.5%). These trends highlight the increasing diversity of the population over time.

Table 10: Population by Race/Ethnicity and National Origin, 2020 (Jurisdiction/Region)

	Jurisdiction		Region	
	Number	Percentage	Number	Percentage
Race/Ethnicity				
White, Non-Hispanic	378,002	43.3%	1,546,666	36.6%
Black, Non-Hispanic	41,347	4.7%	301,523	7.1%
Hispanic	374,154	42.9%	1,996,402	47.3%
Asian or Pacific Islander, Non-Hispanic	52,197	6.0%	261,593	6.2%
Native American, Non-Hispanic	5,605	0.6%	19,454	0.5%
Two or More Races, Non-Hispanic	19,406	2.2%	91,476	2.2%
Other, Non-Hispanic	1,390	0.2%	7,737	0.2%
National Origin				
Foreign Born	192,300	22.1%	951,508	22.5%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 11: Population Trends by Race/Ethnicity (Jurisdiction)

	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
White, Non-Hispanic	254,439	65.5%	291,729	55.2%	378,002	43.3%	378,002	43.3%
Black	15,480	4.0%	23,236	4.4%	47,712	5.5%	41,347	4.7%
Hispanic	105,569	27.2%	188,287	35.6%	374,154	42.9%	374,154	42.9%
Asian or Pacific Islander	8,059	2.1%	14,661	2.8%	60,811	7.0%	52,197	6.0%
Native American	3,679	1.0%	7,710	1.5%	9,492	1.1%	5,605	0.6%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 12: Population Trends by Race/Ethnicity (Region)

	1990 Trend		2000 Trend		2010 Trend		2020 Trend	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
White, Non-Hispanic	1,615,830	62.4%	1,540,776	47.3%	1,546,666	36.6%	1,546,666	36.6%
Black	168,731	6.5%	263,322	8.1%	336,944	8.0%	301,523	7.1%
Hispanic	685,672	26.5%	1,228,683	37.8%	1,996,402	47.3%	1,996,402	47.3%
Asian or Pacific Islander	93,331	3.6%	164,035	5.0%	298,585	7.1%	261,593	6.2%
Native American	18,007	0.7%	36,061	1.1%	36,077	0.9%	19,454	0.5%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 13 and Figure 12 below, show how the race/ethnicity demographics of the Jurisdiction are broken down by the five districts in the County. District 1 has a total population of 487,008. The Hispanic community forms the majority here, with 299,379 individuals, followed by the White and Black communities with 109,769 and 30,750 individuals, respectively. District 2 has a slightly higher total population of 488,527. The Hispanic community is the majority here, with 228,192 individuals. The White community follows with 153,891 individuals, and the Asian or Pacific Islander community has 58,834 individuals.

District 3 has a total population of 488,901. The White community is the majority here, with 224,349 individuals, followed by the Hispanic and Asian or Pacific Islander communities, with 163,667 and 43,488 individuals, respectively. District 4 has a total population of 465,027. The Hispanic community forms the majority here, with 249,662 individuals. The White and Black communities follow with 174,359 and 11,628 individuals, respectively. Finally, District 5 has a total population of 487,975. The Hispanic community is the majority here, with 260,429 individuals. The White and Black communities follow with 126,361 and 52,924 individuals, respectively.

The maps for both the Jurisdiction and Region below show the areas with highest and lowest concentrations of population based on Race/Ethnicity, National Origin (**national origin** refers to the nation where a person was born or where their ancestors came from), and Limited English Proficiency.

Table 13: Race/Ethnicity Population by Districts (Jurisdiction)

Race/Ethnicity	District 1	District 2	District 3	District 4	District 5
White	109,769	153,891	224,349	174,359	126,361
Black	30,750	26,132	25,094	11,628	52,924
Hispanic	299,379	228,192	163,667	249,662	260,429
Asian or Pacific Islander	29,228	58,834	43,488	14,342	25,700
Native American	1,653	1,417	3,246	2,022	3,621
Two or More Races	13,607	17,423	26,419	10,888	16,390
Other	2,622	2,638	2,638	2,126	2,550
TOTAL	487,008	488,527	488,901	465,027	487,975

Data Sources: 2021 Redistricting of Riverside County's Supervisorial Districts

Figure 12: Riverside County Supervisorial District Boundaries 2023

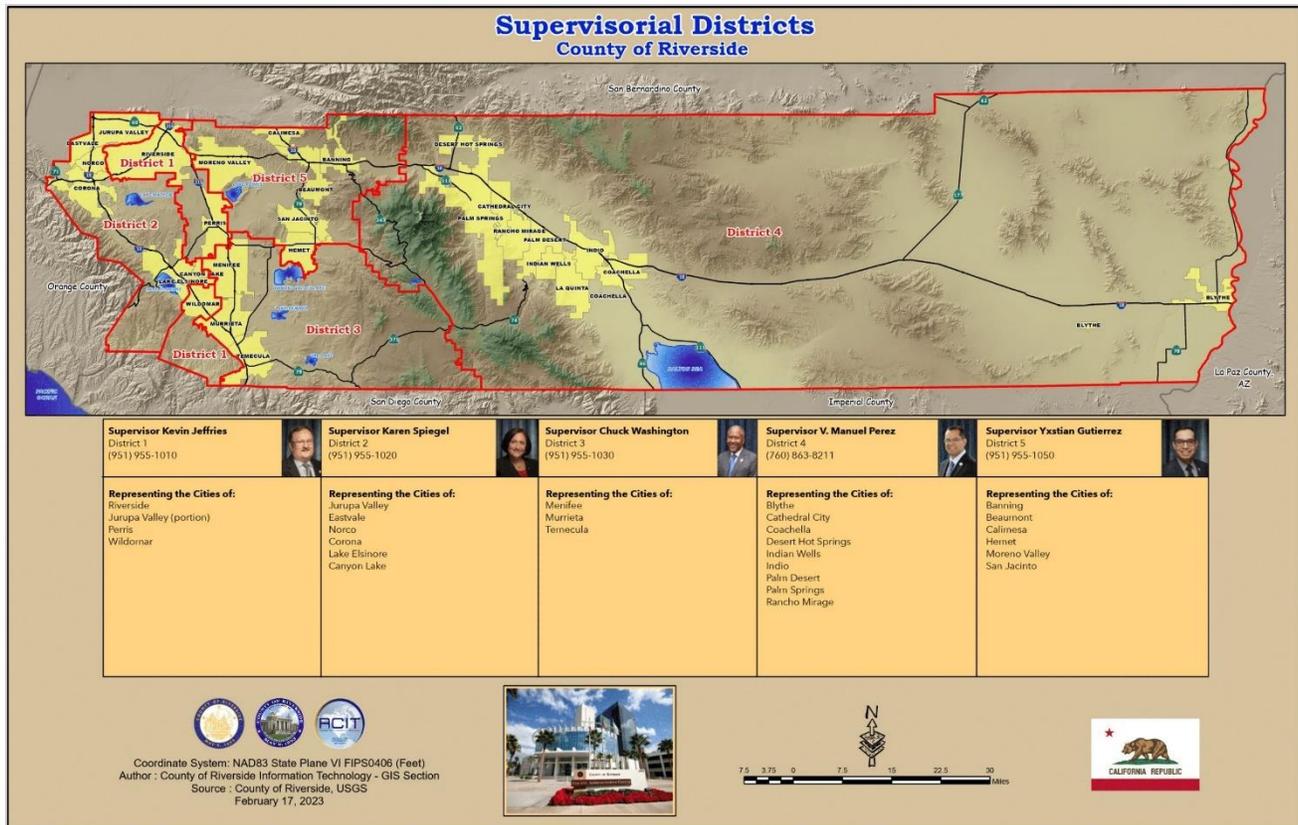


Figure 13: Minority Population (Jurisdiction)

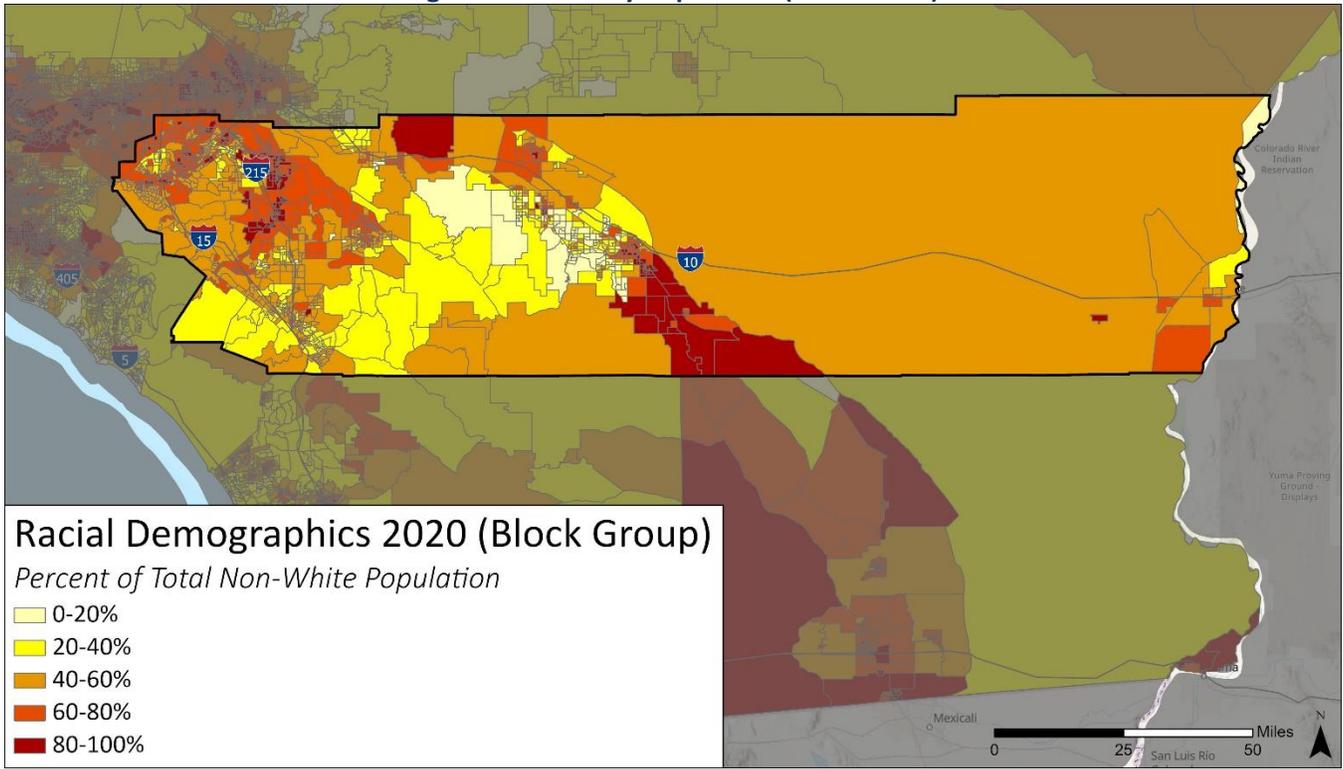


Figure 14: Predominant Race/Ethnicity (Jurisdiction)

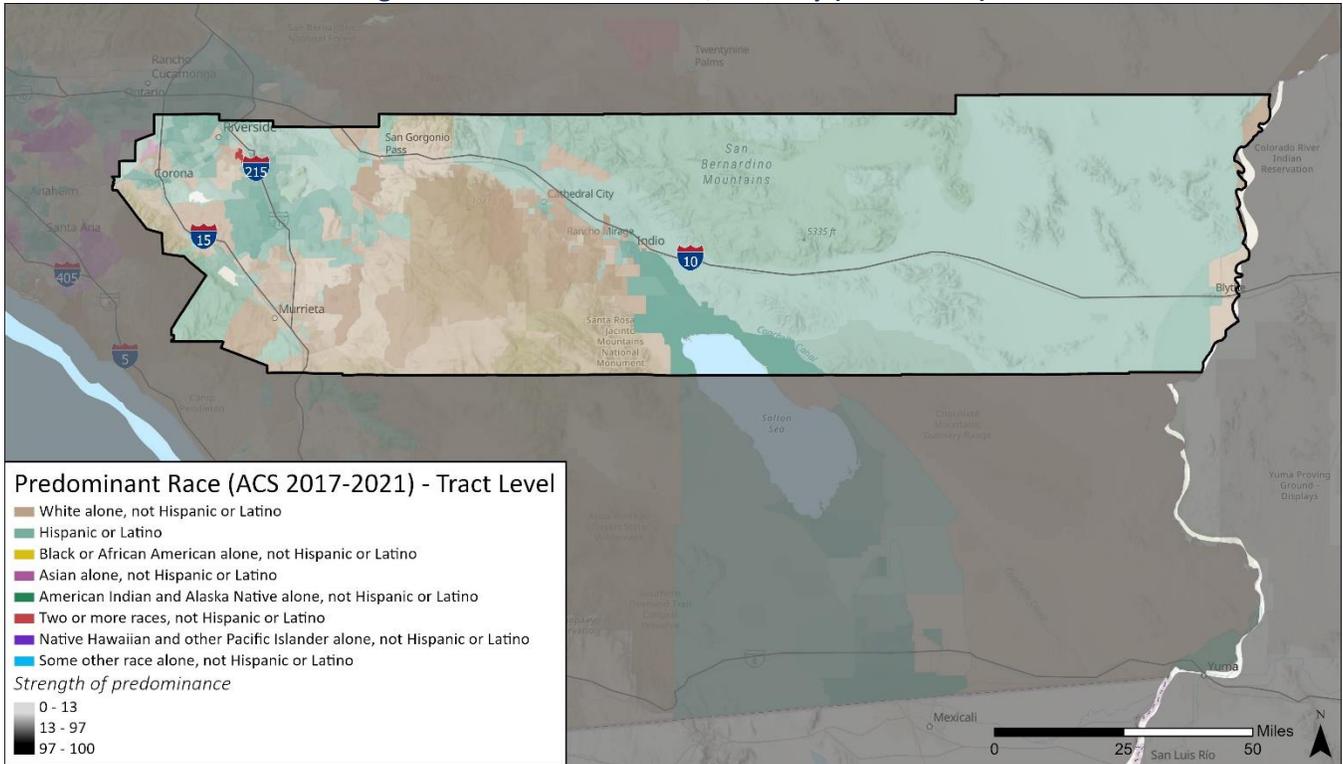
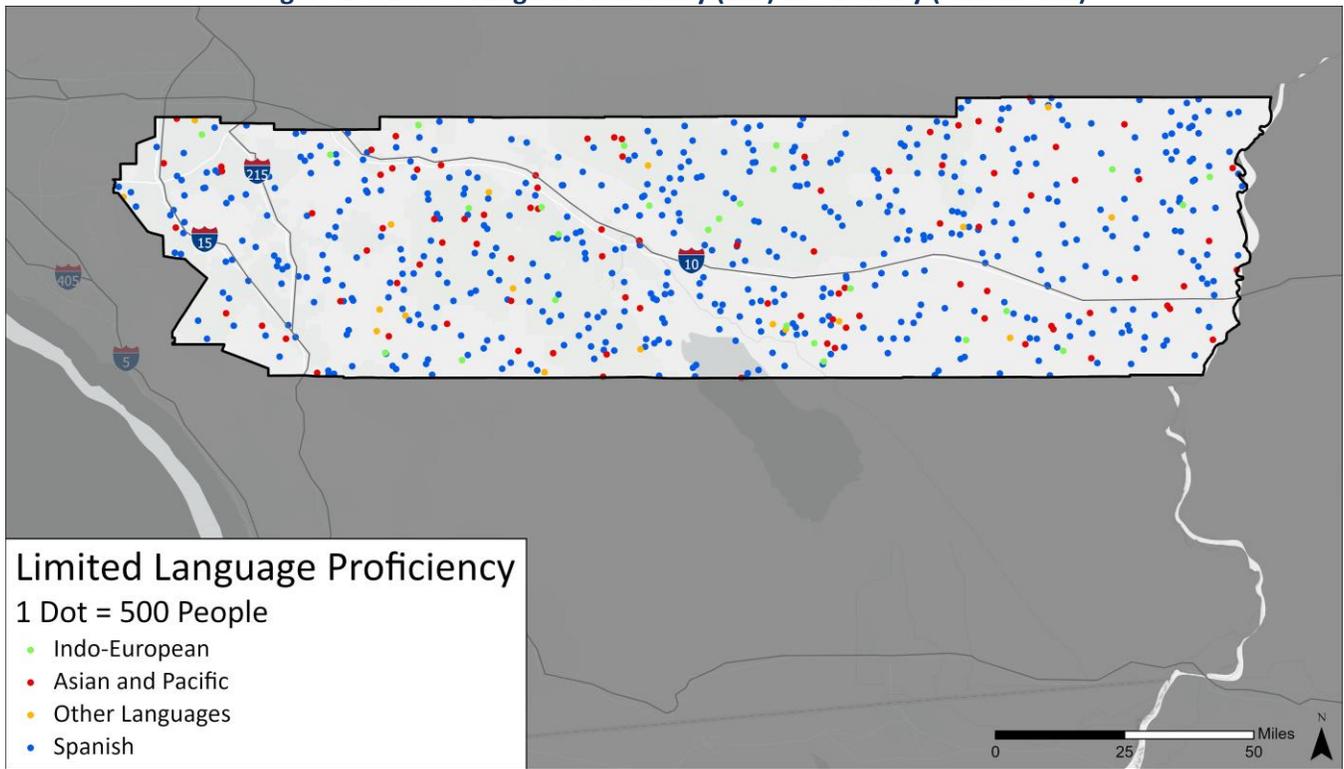


Figure 15: Limited English Proficiency (LEP) Dot Density (Jurisdiction)



2. Segregation/Integration

Riverside County stands out in the state for its significant non-White, Hispanic population. It forms one of the largest areas within the Southern California Association of Governments region where most of the population identifies as Hispanic or Latino. This demographic trend has been prominent since the early 1900s, aligning with the growth of the County's agricultural economy.

The County's diversity index, which measures the probability that two individuals chosen at random will be of different races or ethnicities, is over 95 in much of the County. With 100 representing perfect diversity, this score is quite high. This level of diversity has remained relatively steady in recent years, indicating a stable multicultural environment.

The southern part of Riverside County is the most diverse, while the least diverse areas are found in the southeast. Despite the high levels of diversity seen across most of the Southern California Association of Governments region, Riverside County stands out for its even distribution of diversity across the entire County. This suggests a broad-based multicultural presence rather than pockets of ethnic or racial groups.

Dissimilarity Index

The dissimilarity index provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area. The higher the dissimilarity index value, the higher the level of segregation in an area.

Table 14: Dissimilarity Index Values

Values	Description
<30	Low Segregation
30-60	Moderate Segregation
>60	High Segregation

Data Source: HUD Exchange

Segregation Levels

For Riverside County, the dissimilarity index shows a moderate level of segregation between the racial or ethnics groups presented. In 2020, Non-White populations show the lowest race-specific levels of segregation with Whites with an index of 36.33.

The Asian and Pacific Islander population has the highest levels of segregation with an index of 44.76, while the Black population is shown to have the next-highest index at 40.13. The Hispanic population shows a segregation index of 39.48, indicating that all populations experience a moderate level of segregation within the county.

Table 15: Racial/Ethnic Dissimilarity Trends (Jurisdiction)

Race/Ethnicity	1990	2000	2010	2020
Non-White/White	38.41	38.70	33.14	36.33
Black/White	55.54	44.17	35.34	40.13
Hispanic/White	40.15	41.99	37.78	39.48
Asian or Pacific Islander/White	32.23	26.27	39.67	44.76

Data Source: 2020 HUD AFFH Online Mapping Tool

Segregation Trends Since 1990 - Jurisdiction

Non-White/White Dissimilarity. In 1990, the dissimilarity index between Non-White and White populations was 38.41. By 2000, this index increased to 38.70, indicating a consistent separation. In 2010, the trend decreased with a dissimilarity index of 33.14. As of 2020, the dissimilarity index stands at 36.33, suggesting a relatively consistent level of segregation between Non-White and White residents.

Black/White Dissimilarity. The dissimilarity index between Black and White populations was 55.54 in 1990. By 2000, it decreased slightly to 44.17. In 2010, there was another decline to 35.34. As of 2020, the index had increased to 40.13, indicating persistent segregation.

Hispanic/White Dissimilarity. The dissimilarity index between Hispanic and White populations was 40.15 in 1990. By 2000, it increased slightly to 41.99. In 2010, the trend decreased slightly with an index of 37.78. As of 2020, the dissimilarity index stands at 39.48, reflecting ongoing disparities.

Asian or Pacific/White Dissimilarity. In 1990, the dissimilarity index between Asian or Pacific Islander and White populations was 32.23. By 2000, it decreased to 26.27. In 2010, the trend increased with an index of 39.67. As of 2020, the index had risen to 44.76, highlighting distinct segregation patterns.

Segregation Trends Since 1990 - Region

For the Region, the dissimilarity index also shows a moderate level of segregation between all racial or ethnic groups and the White population. In 2020, Non-White populations show the lowest race-specific levels of segregation with compared to the White population at an index of 41.29. The Black population has the highest levels of segregation compared to the White population at an index of 47.66, while the Hispanic and Asian populations have dissimilarity indices of 43.96 and 43.07 respectively. Therefore, regionwide all ethnicities are experiencing a moderate level of segregation as well..

Table 16: Racial/Ethnic Dissimilarity Trends (Region)

Race/Ethnicity	1990	2000	2010	2020
Non-White/White	32.92	38.90	38.95	41.29
Black/White	43.74	45.48	43.96	47.66
Hispanic/White	35.57	42.40	42.36	43.96
Asian or Pacific Islander/White	33.17	37.31	38.31	43.07

Data Source: 2020 HUD AFFH Online Mapping Tool

Non-White/White Dissimilarity. In 1990, the dissimilarity index between non-White and White populations was 32.92. By 2000, it increased to 38.90. In 2010, the index stayed consistent at 38.95. However, by 2020, the index rose again to 41.29.

Black/White Dissimilarity. In 1990, the dissimilarity index was 43.74. Through 2000 and 2010, this number rose to 45.48 and then back down to 43.96 before rising again in 2020 to 47.66.

Hispanic/White Dissimilarity. In 1990, the dissimilarity index stood at 35.57. The index increased to 42.40 in 2000 and then remained consistent in 2010, at 42.36. As of 2020, the index rose to 43.96.

Asian or Pacific/White Dissimilarity. In 1990, the dissimilarity index was 33.17. The index increased to 37.31 in 2000. Beginning in 2010, there was a slight increase, reaching 38.31 in 2010 and 43.07 in 2020.

3. Racially/Ethnically Concentrated Areas of Poverty

In Riverside County, numerous census tracts are recognized as racially and ethnically concentrated areas of poverty (R/ECAPs). These areas, as defined by HUD, are characterized by a population where at least half identify as non-White and a minimum of 40 percent live below the poverty line.

The R/ECAPs in Riverside County encompass several distinct regions. These include the tracts immediately bordering the Salton Sea, the region southwest of Desert Hot Springs, Meadowbrook, the communities southwest of Hemet, and certain sections of the Cities of Riverside and Moreno Valley.

The unincorporated areas of Riverside County that are R/ECAPs have a combined population around 40,000. These areas are notable for having the highest concentration of individuals who identify as Hispanic. See Figure 16 and Figure 17 below for groupings of R/ECAPs in the county and Region.

Figure 16: R/ECAPS (Jurisdiction)

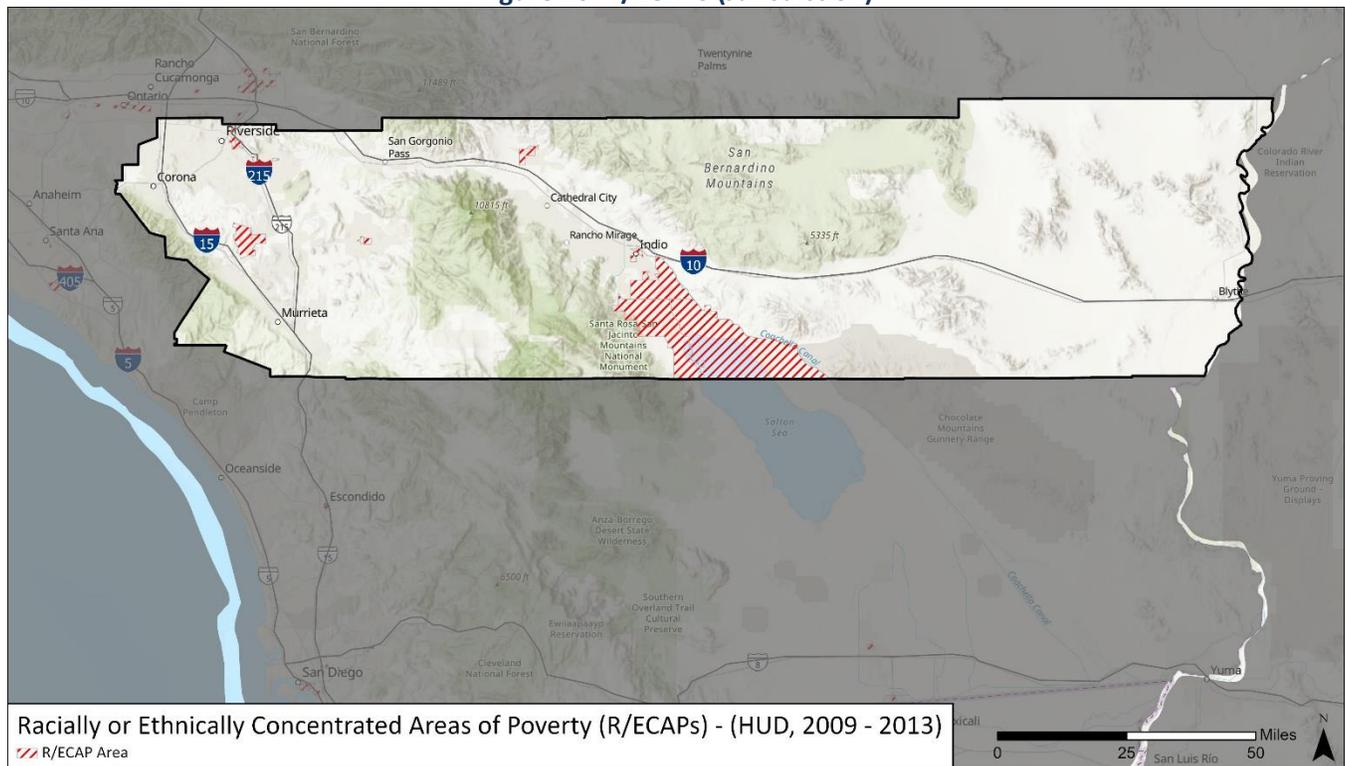
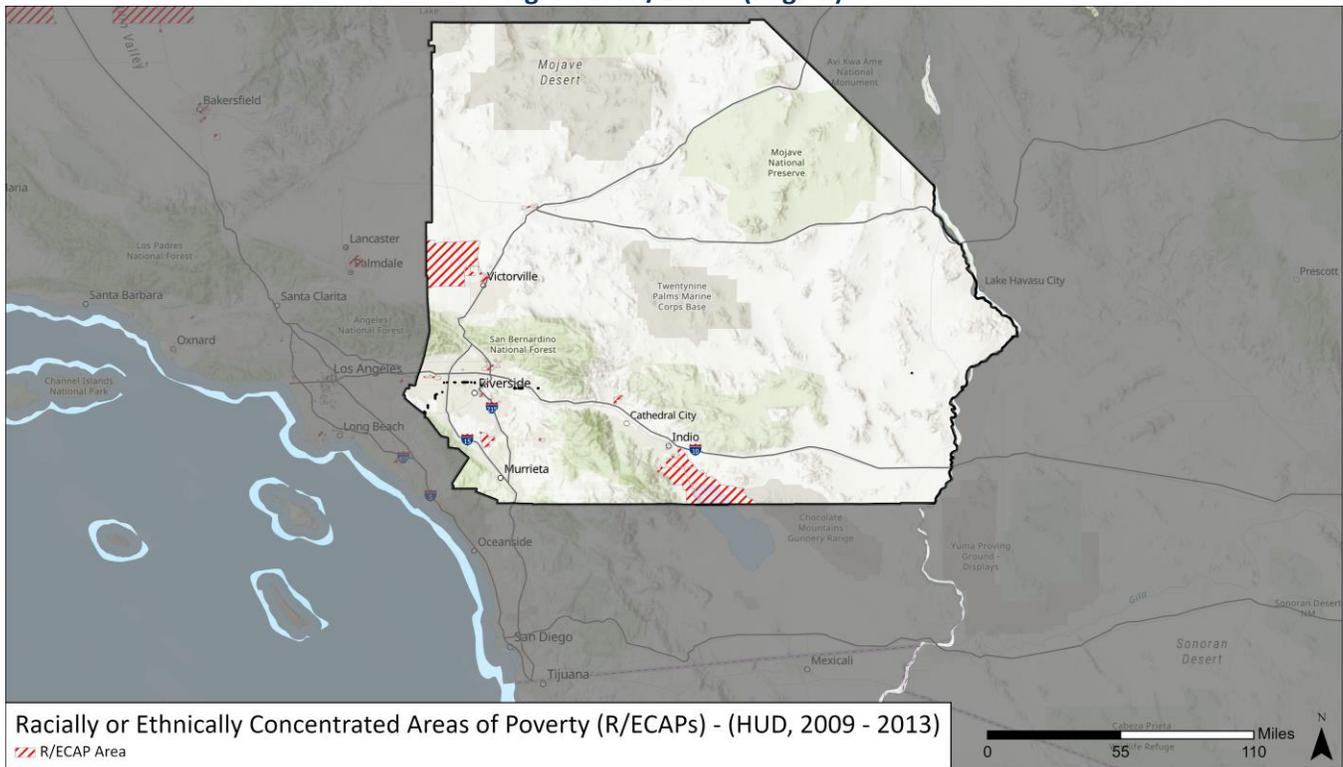


Figure 17: R/ECAPS (Region)



R/ECAPs by Protected Class

This section reviews the representation of various protected classes in R/ECAPS in the County and the Region.

The protected classes are:

- Race/Ethnicity
- National Origin
- Family Status

In the Jurisdiction, about 40,000 individuals reside within the County's R/ECAPs, comprising nearly 10 percent of the County's overall population. Of those residing within the Jurisdiction's R/ECAP boundaries, Hispanic residents account for three quarters (75.04%) of the population.

An additional 15.66 percent are White, 5.73 percent are Black, and 1.69 percent are Asian or Pacific Islander. Additionally, there are 9,431 families in R/ECAPs, with 61.63 percent of them being families with children. The top countries/areas of origin for the population include Mexico, Other Central America, and El Salvador.

For the Region, the total population in R/ECAPs is about 205,000. At 63.3 percent, the Hispanic community forms the majority, followed by White residents at 17.17 percent, Black residents at 12.02 percent, and Asian or Pacific Islander at 4.89 percent. This follows the same trend as the Jurisdiction.

There are a total of 41,495 families in R/ECAPs, of which families with children constitute 61.94 percent. The top countries of origin for the R/ECAP population include Mexico, Other Central America, El Salvador, and Other Southeastern Asia.

Table 17: R/ECAP by Protected Class (Jurisdiction)

Protected Class	Number	Percentage
R/ECAP Race/Ethnicity		
White, Non-Hispanic	6,903	15.66%
Black, Non-Hispanic	2,524	5.73%
Hispanic	33,070	75.04%
Asian or Pacific Islander, Non-Hispanic	745	1.69%
Native American, Non-Hispanic	308	0.70%
Other, Non-Hispanic	39	0.09%
R/ECAP Family Type		
Total Families in R/ECAPs	9,431	100.0%
Families with children	5,812	61.63%
R/ECAP National Origin		
Mexico	13,489	30.61%
Other Central America	620	1.41%
El Salvador	507	1.15%
Other Southeastern Asia	254	0.58%
Canada	156	0.35%
Philippines	112	0.25%
Other Western Asia	108	0.25%
England	47	0.11%
Other South America	26	0.06%
Other Western Europe	26	0.06%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool

Table 18: R/ECAP by Protected Class (Region)

Protected Class	Number	Percentage
R/ECAP Race/Ethnicity		
White, Non-Hispanic	35,928	17.17%
Black, Non-Hispanic	25,140	12.02%
Hispanic	132,437	63.30%
Asian or Pacific Islander, Non-Hispanic	10,225	4.89%
Native American, Non-Hispanic	1,057	0.51%
Other, Non-Hispanic	390	0.19%
R/ECAP Family Type		
Total Families in R/ECAPs	41,495	-
Families with children	25,702	61.94%
R/ECAP National Origin		
Mexico	42,229	20.18%
Other Central America	2,440	1.17%
El Salvador	1,975	0.94%
Other Southeastern Asia	1,150	0.55%
Canada	990	0.47%
Philippines	837	0.40%
Other Western Asia	701	0.34%
England	529	0.25%
Other South America	502	0.24%
Other Western Europe	466	0.22%

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool

4. Disparities in Access to Opportunity

HUD has developed a series of indices to help inform communities about segregation and disparities in access to opportunity in their Jurisdiction and Region.

These indices are as follows:

- Low Poverty Index
- School Proficiency Index
- Labor Market Index
- Transit Trips Index
- Low Transportation Cost Index
- Job Proximity Index
- Environmental Health Index

A summarized analysis of these indices shows that, apart from access to low transportation costs and proximity to jobs, residents of the County of Riverside enjoy relative access to opportunity at levels in par with or slightly higher than residents of the Region generally. Higher index scores nearly across the board indicate that Riverside residents have greater access to opportunities in the important areas of education and employment, and lower exposure to poverty.

To facilitate the Access to Opportunity analysis, HUD provides tables that measure access to opportunity by each index. These tables are shown below. The index allows comparison of opportunity indicators by race and ethnicity, for households below and above the poverty line, among Jurisdictions and to the Region. These tables are referenced in the opportunity indicators discussions that follow.

Table 19: Opportunity Indicators by Race/Ethnicity (Jurisdiction)

Race/Ethnicity	Low Poverty	School Proficiency	Labor Market	Transit Trip	Low Transportation Cost	Jobs Proximity	Environmental Health
Total Population							
White	55.42	50.59	32.21	42.95	36.27	35.59	51.35
Black	53.05	48.56	28.83	43.34	35.68	36.13	45.38
Hispanic	38.72	37.59	23.26	46.71	39.19	31.93	50.77
Asian or Pacific Islander	66.75	61.81	42.07	48.13	31.22	37.62	39.79
Native American	41.33	36.49	22.15	40.93	37.76	32.05	59.71
Below Federal Poverty Line							
White	43.49	39.50	24.61	43.08	39.64	32.15	55.33
Black	32.37	33.01	20.20	41.20	39.83	26.04	54.93
Hispanic	24.54	28.02	15.14	49.53	42.62	29.52	53.26
Asian or Pacific Islander	54.59	51.62	32.00	44.78	35.62	41.21	45.47
Native American	34.71	30.52	17.33	39.34	41.01	40.69	56.10

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

Table 20: Opportunity Indicators by Race/Ethnicity (Region)

Race/Ethnicity	Low Poverty	School Proficiency	Labor Market	Transit Trip	Low Transportation Cost	Jobs Proximity	Environmental Health
Total Population							
White	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Below Federal Poverty Line							
White	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American	29.25	30.43	19.72	50.03	46.34	44.62	44.78

Data Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

California Tax Credit Allocation Committee (TCAC)

One tool that can be used to analyze disparities in access to opportunities is the California Tax Credit Allocation Committee's (TCAC) Opportunity Area scores. These were prepared by a task force commissioned by the TCAC and HCD to identify areas statewide whose economic, educational, and environmental characteristics support positive outcomes for low-income families. Opportunity maps are made for three domains: economic, environmental, and education. Each map uses categorical indicators to determine its individual score. A composite score and resource designation combining all three designations is then assigned to each tract.

Education

In a statewide ranking of 2016 California Assessment of Student Performance and Progress test scores listed on School-Ratings.com, which includes public and charter schools (private schools are not required to participate), of 16 ranked schools in the unincorporated areas of Riverside County, only one ranked in the 80th percentile or higher (James Monroe Elementary in Bermuda Dunes ranked in the 84th percentile), compared to similar schools in the state. Six more schools ranked between the 50th and 79th percentiles.

Several other schools that were not included in the ranking system exist in unincorporated Riverside County; however, there are fewer educational facilities in eastern Riverside County than in western. In the eastern area, there are no schools in the communities of Desert Edge, Desert Palms, Garnet, Indio Hills, Mesa Verde, North Shore, Ripley, Sky Valley, and Whitewater—that is, in 9 of the 16 communities in this portion of the county.

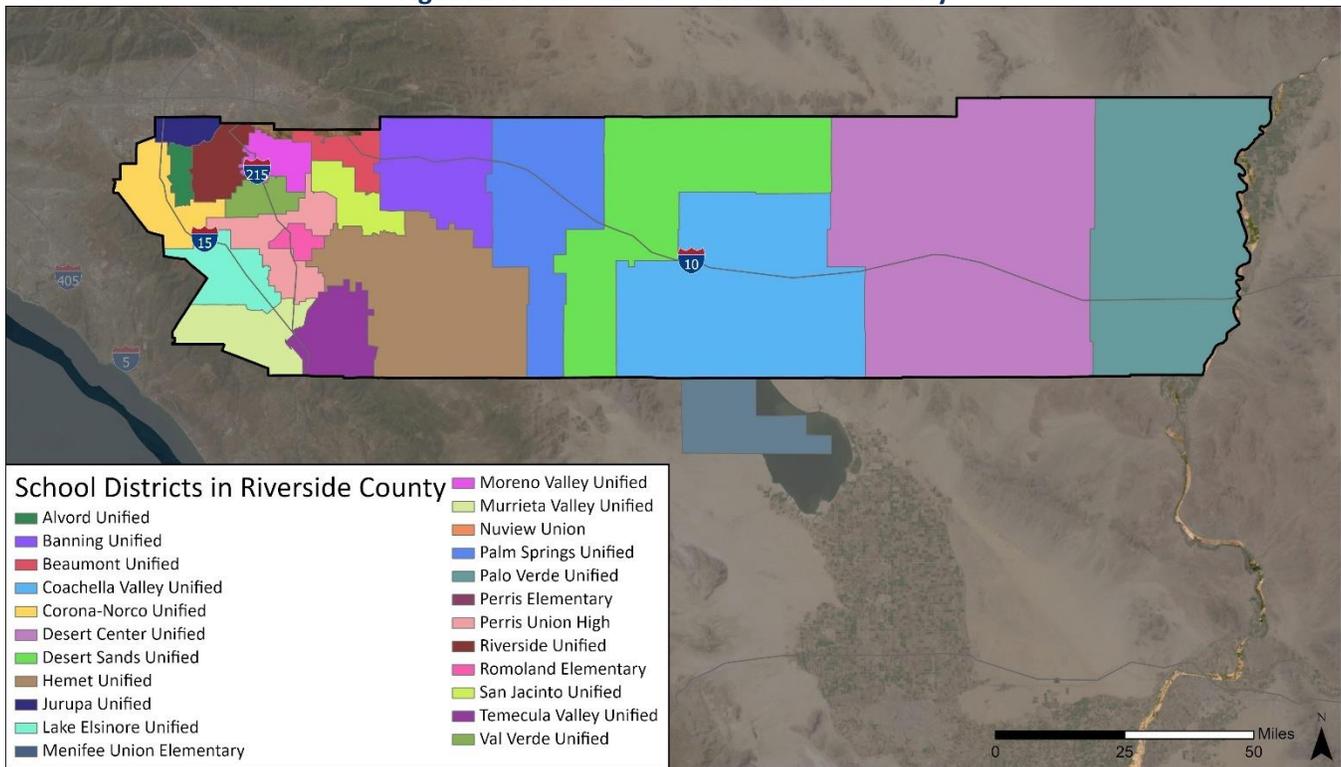
In contrast, only 3 out of 29 unincorporated communities in the western portion of the County lack schools in their communities—Green Acres, Lake Riverside, and Temescal Valley. Additionally, the California Tax Credit Allocation Committee (TCAC) and California Department of Housing and Community Development (HCD) determined that there are more indicators for positive educational outcomes for students in western Riverside County than in eastern, based on access to proficient schools. For communities without a school, students must commute to a neighboring community or jurisdiction or be

home-schooled, both of which put additional strain on their parent(s) and present disproportionate access to an education for students in these areas.

There are 23 school districts in the County:

- Alvord Unified School District
- Banning Unified School District
- Beaumont Unified School District
- Coachella Valley Unified School District
- Corona-Norco Unified School District
- Desert Center Unified School District
- Desert Sands Unified School District
- Hemet Unified School District
- Jurupa Unified School District
- Lake Elsinore Unified School District
- Menifee Union School District
- Moreno Valley Unified School District
- Murrieta Valley Unified School District
- Nuview Union School District
- Palm Springs Unified School District
- Palo Verde Unified School District
- Perris Elementary School District
- Perris Union High School District
- Riverside Unified School District
- Romoland School District
- San Jacinto Unified School District
- Temecula Valley Unified School District
- Val Verde Unified School District

Figure 18: School Districts in Riverside County



The School Proficiency Index measures the average level of proficiency in schools for each racial and ethnic group, presenting a diverse picture. In the County, the White population exhibits a proficiency index of 50.59, indicating a moderate level of school performance. The Black community follows closely with an index of 48.56. The Hispanic community, however, has a lower index of 37.59, suggesting room for improvement in their educational outcomes. The Asian or Pacific Islander community outperforms all with an index of 61.81, while the Native American community has the lowest index at 36.49.

When considering individuals living below the federal poverty line within the Jurisdiction, the proficiency indices generally decrease. The White population has an index of 39.50, the Black population 33.01, and the Hispanic population 28.02. The Asian or Pacific Islander community maintains a relatively high index of 51.62, while the Native American community has an index of 30.52.

Turning to the Region as a whole, the School Proficiency Index shows similar trends. The White population has an index of 46.43, the Black population 35.44, the Hispanic population 33.26, the Asian or Pacific Islander population 51.51, and the Native American population 35.90. For those living below the federal poverty line, the indices are White at 37.30, Black at 25.68, Hispanic at 26.74, Asian or Pacific Islander at 35.76, and Native American at 30.43.

These indices serve as a barometer of school performance for each group, with higher numbers indicating better performance. However, it is important to remember that these numbers are averages and may not reflect the individual experiences of all students within these groups. They highlight the disparities in educational outcomes among different racial and ethnic groups and between those above and below the poverty line, underscoring the need for targeted interventions to improve school proficiency where it is most needed.

The map below illustrates the School Proficiency Index data for the Jurisdiction and Region.

Figure 19: School Proficiency Index (Jurisdiction)

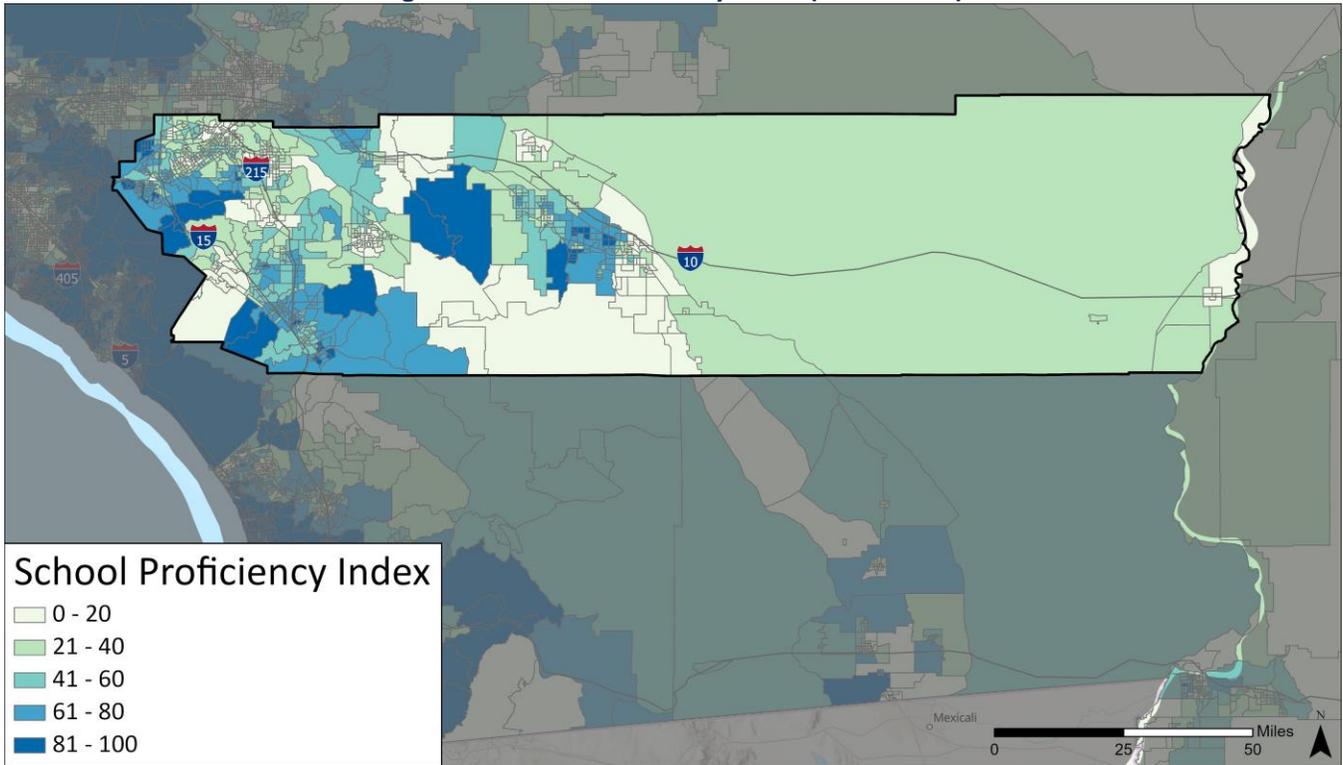
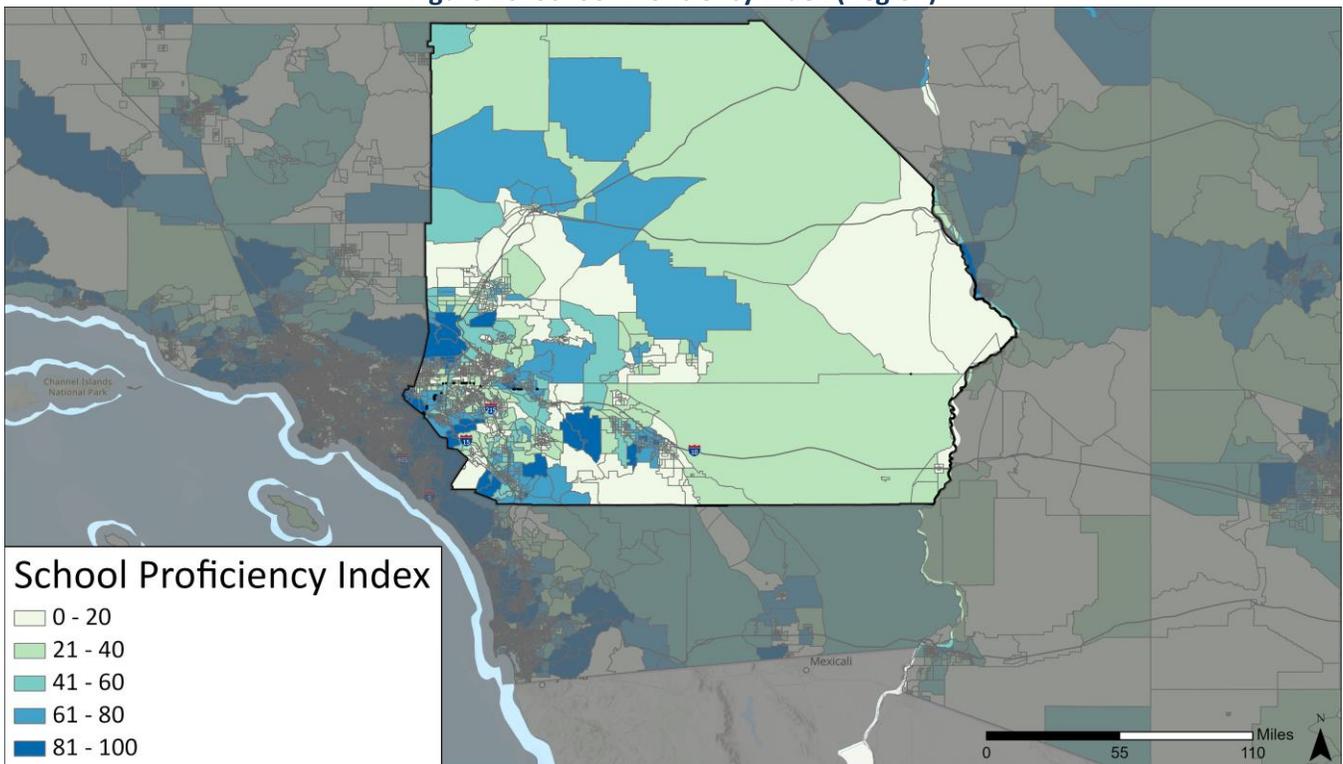


Figure 20: School Proficiency Index (Region)



Employment

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of unemployment rates and their workforce by industry. This section explores economic trends and characteristics in Riverside County as a means of identifying and understanding local housing needs.

As of 2023, the largest employer in Riverside County was the County of Riverside itself, a public employer in the Government Offices industry, employing 24,290 people. This is followed by the March Air Forces Reserve, a public employer in the Military industry, employing 9,600 people.

Among private employers, the largest employer is Kaiser Permanente, in the Healthcare industry, employing 5,846 people. The industries employing the most people are Government Offices, Education, and Healthcare. These three industries together employ 73.72% of the total employees in the listed employers.

This data provides valuable insights into the employment landscape of Riverside County, highlighting the key industries and employers in the jurisdiction.

Table 21: Top Employers (Jurisdiction)

Employer Name	Private or Public Employer	# of Employees	Industry
Kaiser Permanente	Private	5,846	Healthcare
Riverside Community Hospital	Private	2,200	Healthcare
Cal Baptist University	Private	1,442	Education
Collins Aerospace Systems	Private	1,000	Aircraft Components Manufacturing
Riverside Medical Clinic	Private	985	Healthcare
Stater Bros	Private	845	Grocery Stores
Doctor's Hospital of Riverside	Private	790	Healthcare
J Ginger Masonry	Private	690	Masonry Contractors
Target	Private	600	Department Stores
Mission Inn Hotel and Spa	Private	565	Hotels & Motels
County of Riverside	Public	24,290	Government Offices
March Air Forces Reserve	Public	9,600	Military
University of California, Riverside	Public	8,593	Education
Riverside University Health Systems	Public	8,000	Medicare
Riverside Unified School District	Public	5,003	Education
City of Riverside	Public	2,336	Government Offices
Riverside Community School District	Public	2,100	Education
Alvord Unified School District	Public	1,898	Education
Riverside County Office of Education	Public	1,700	Education
Riverside Transit Agency	Public	425	Transportation

Data Source: Riverside County Website, 2023.

The workforce by industry is made up of over a million individuals. On average, those in the workforces listed in the table below are earning around \$45,991 per year.

The largest group in the workforce, at 20.8 percent, is in educational services, healthcare, and social assistance. This group is earning above the average, with median earnings of \$48,815. The second largest group is retail trade, employing 12.3 percent of the workforce. Those in this group have earnings slightly below average, around \$31,268.

Construction and manufacturing are also significant, employing 9.5 percent and 8.2 percent of the workforce, respectively. Both groups earn above average, with construction workers making around \$50,953 and manufacturing workers making around \$51,031.

Those in public administration are only 5.2 percent of the workforce, but they have the highest median earnings of \$77,153. On the other end, those in arts, entertainment, recreation, accommodation, and food services make up 11.0 percent of the workforce but have the lowest median earnings of \$24,103.

Table 22: Workforce by Industry (Jurisdiction)

Industry	Number	Percentage	Median Earnings
Agriculture, forestry, fishing and hunting, and mining	13,820	1.3%	\$27,779
Construction	101,452	9.5%	\$50,953
Manufacturing	87,949	8.2%	\$51,031
Wholesale trade	29,122	2.7%	\$51,531
Retail trade	132,380	12.3%	\$31,268
Transportation and warehousing, and utilities	80,469	7.5%	\$42,945
Information	16,570	1.5%	\$59,910
Finance and insurance, and real estate and rental and leasing	53,207	5.0%	\$57,865
Professional, scientific, management, administrative and waste services	109,795	10.2%	\$43,496
Educational services, and health care and social assistance	222,758	20.8%	\$48,815
Arts, entertainment, and recreation, and accommodation and food services	117,720	11.0%	\$24,103
Other services, except public administration	52,551	4.9%	\$31,030
Public administration	55,549	5.2%	\$77,153

Data Source: US Census/ACS, 2022 ACS Estimate.

The data provided below in Table 23 gives an insight into the unemployment rates among different racial and ethnic groups.

The average unemployment rate across all these groups is approximately 3.49 percent. The unemployment rate for White individuals is 2.9 percent, which is lower than the average. On the other hand, the unemployment rate for Black or African American individuals is 5.4 percent, which is higher than the average.

Similarly, the unemployment rate for American Indian and Alaska Native individuals is 4.4 percent, also above the average. Asian individuals have an unemployment rate of 3.0 percent, slightly below the average, while Filipino individuals have an unemployment rate of 3.2 percent, also slightly below the average.

For those identified as some other race, the unemployment rate is 3.6 percent, which is above the average. Individuals identifying with two or more races have an unemployment rate of 2.9 percent. Looking at ethnic groups, Central American individuals have an unemployment rate of 2.3 percent, which is lower than the average. Mexican individuals have an unemployment rate of 3.7 percent, which is higher than the average. Lastly, Hispanic individuals have an unemployment rate of 3.5 percent, which is equal to the average.

Table 23: Unemployment Percentages by Race/Ethnicity (Jurisdiction)

Race/Ethnicity	Percentage
White	2.9%
Black or African American	5.4%
American Indian and Alaska Native	4.4%
Asian	3.0%
Filipino	3.2%
Some other race	3.6%
2 or more races	2.9%
Central American	2.3%
Mexican	3.7%
Hispanic	3.5%

Data Source: US Census/ACS, 2022 ACS Estimates

The Job Proximity Index measures the physical distances between place of residence and jobs by race or ethnicity. The higher the value, the better the access to employment opportunities for residents in a neighborhood.

In the Jurisdiction, the White population exhibits a proximity index of 35.59, indicating a moderate level of job accessibility. The Black community is close with an index of 36.13. The Hispanic community, however, has a lower index of 31.93, suggesting room for improvement in their job accessibility. The Asian or Pacific Islander community outperforms all with an index of 37.62, while the Native American community has the lowest index at 32.05. With individuals living below the federal poverty line, the proximity indices generally decrease, with the exception of Asian or Pacific Islander and Native American, both of which show a marked increase.

In the Region, the Job Proximity Index shows similar trends but with generally higher scores. The White population has an index of 45.92, the Black population 45.67, the Hispanic population 46.90, the Asian or Pacific Islander population 53.56, and the Native American population 43.36. For those living below the federal poverty line, the indices are White at 43.28, Black at 41.83, Hispanic at 45.50, Asian or Pacific Islander at 57.38, and Native American at 44.62.

The maps below illustrate the Job Proficiency Index data for both the Jurisdiction and Region.

Figure 21: Job Proximity Index (Jurisdiction)

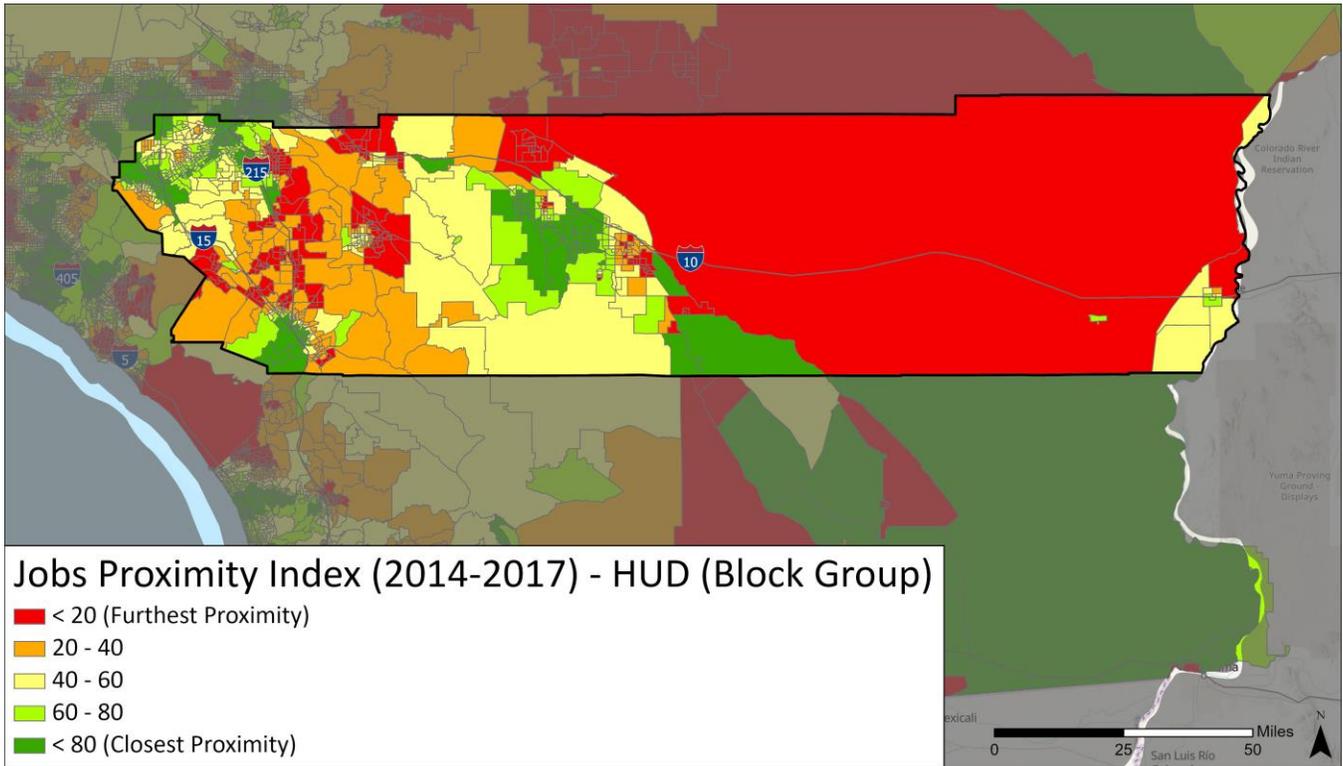
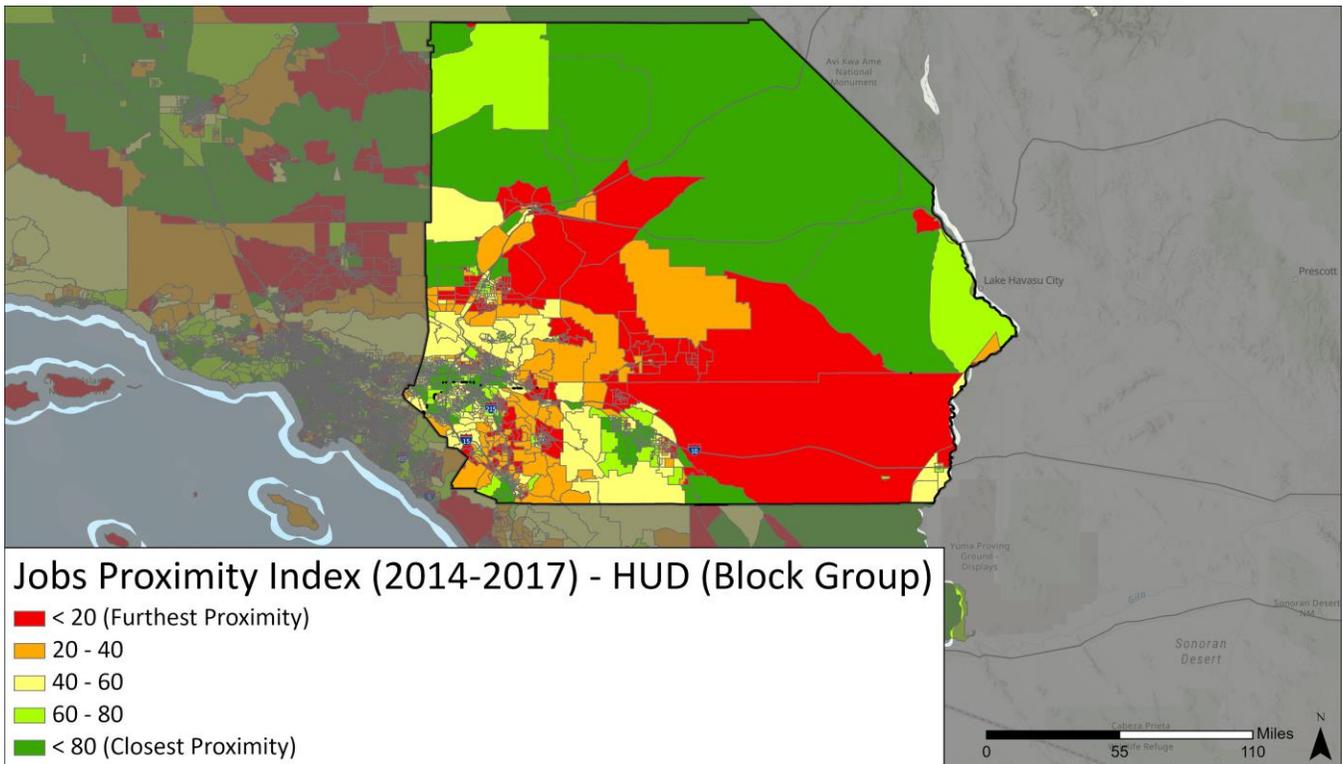


Figure 22: Job Proximity Index (Region)



The Labor Market Index provides a measure of unemployment rate, labor-force participation rate, and percentage of the population ages 25 and above with at least a bachelor's degree, by neighborhood. The higher the score, the higher the labor force participation and human capital in a neighborhood.

In the Jurisdiction, the White population has a Labor Market Index of 32.21, indicating a moderate level of labor market conditions. The Black community has a slightly lower index of 28.83, while the Hispanic community has an index of 23.26, suggesting room for improvement in their labor market conditions. The Asian or Pacific Islander community outperforms all with an index of 42.07, while the Native American community has the lowest index at 22.15.

In the Region, the Labor Market Index shows similar trends but with generally higher scores. The White population has an index of 33.94, the Black population 26.46, the Hispanic population 24.37, the Asian or Pacific Islander population 42.31, and the Native American population 24.58.

The maps below illustrate the Labor Market Index data for both the Jurisdiction and Region.

Figure 23: Labor Market Index (Jurisdiction)

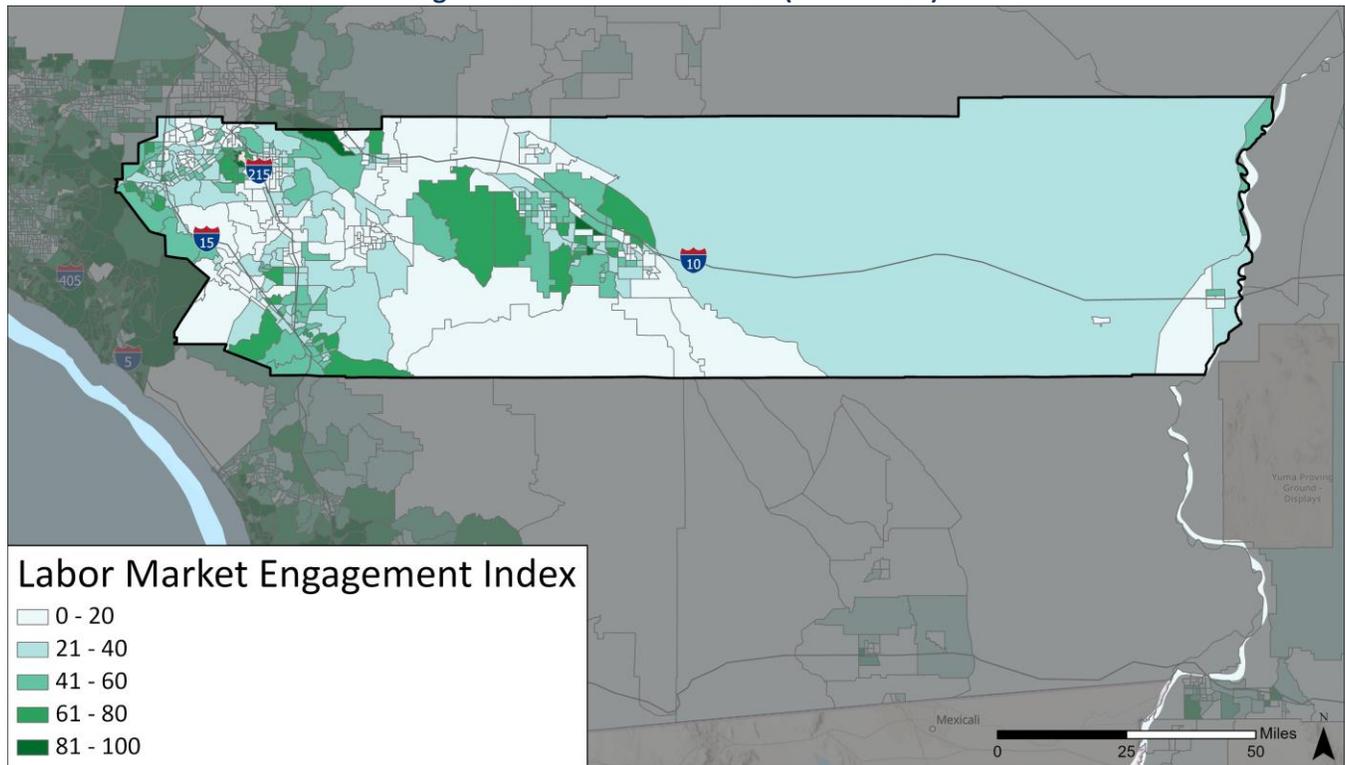
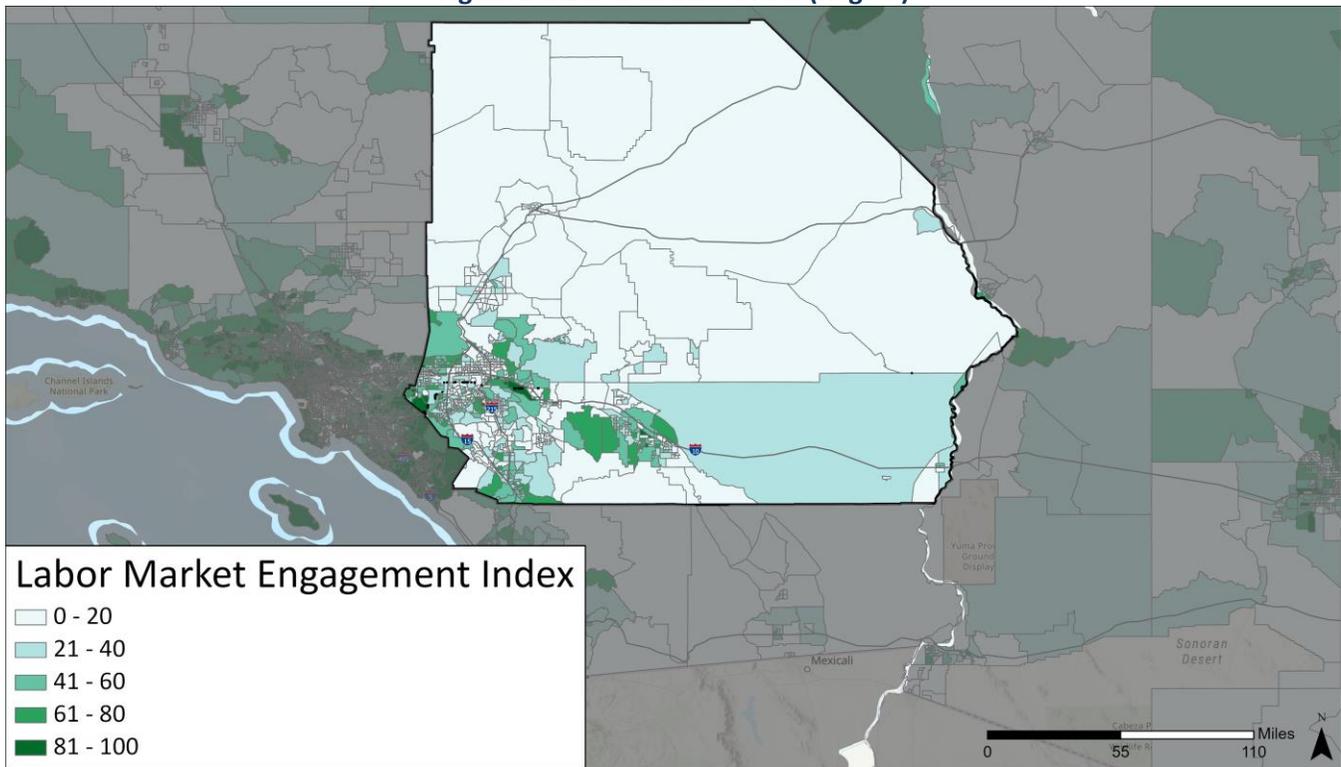


Figure 24: Labor Market Index (Region)



Transportation

Riverside County residents in urban and suburban areas generally enjoy ample access to transportation infrastructure, which includes the Riverside Transit Agency bus system, SunLine Transit Agency in the Palm Springs area, Palo Verde Transit Agency in the Blythe area, the Riverside Metrolink Station, with links to San Bernardino County’s Omnitrans system as well as to Amtrak, and the Corona Transit Center and Metrolink station.

Riverside County is home to at least four municipal airports (Banning Muni Airport, Corona Muni Airport AJO, Palm Springs International Airport, Riverside Muni Airport) and five County-owned and operated airports (Ciriaco Summit, French Valley, Hemet Ryan, Jacqueline Cochran, and Blythe), and enjoys proximity to Ontario International Airport in nearby San Bernardino County. The County is also traversed by numerous major freeways (Interstates 10, 15, and 215 and State Routes 60, 91, 71, 74, 79, 86, and 111).

Each of the aforementioned public transit operators have programs available to incentivize ridership by students, seniors, and persons with disabilities. Each has a plan compliant with the Americans with Disabilities Act (ADA); also, each bus line offers a version of dial-a-ride that provides origin-to-destination advanced reservation transportation service for seniors and persons with disabilities who need to travel to and from destinations generally within 0.75–1 miles of an existing fixed-route service.

Although it is economically unfeasible to provide fixed-route public transportation in the more rural areas of the County, the major population centers appear to be well-served.

In the Jurisdiction, the White population has a Transit Index of 42.95, indicating a moderate level of transit accessibility. The Black population has a slightly higher index of 43.34, while the Hispanic community has an index of 46.71, suggesting better transit accessibility. The Asian or Pacific Islander community outperforms all with an index of 48.13, while the Native American community has the lowest index at 40.93.

For individuals living below the federal poverty line within the Jurisdiction, the Transit Index generally decreases. The White population has an index of 43.08, the Black population 41.20, and the Hispanic population 49.53. The Asian or Pacific Islander community maintains a relatively high index of 44.78, while the Native American community has an index of 39.34.

In the Region, the Transit Index shows similar trends. The White population has an index of 48.57, the Black population 53.65, the Hispanic population 55.76, the Asian or Pacific Islander population 55.92, and the Native American population 47.7. For those living below the federal poverty line, the indices are White at 48.7, Black at 53.16, Hispanic at 57.51, Asian or Pacific Islander at 58.72, and Native American at 50.03.

The maps below illustrate the Transit Trip Index data for both the Jurisdiction and Region.

Figure 26: Transit Trip Index (Jurisdiction)

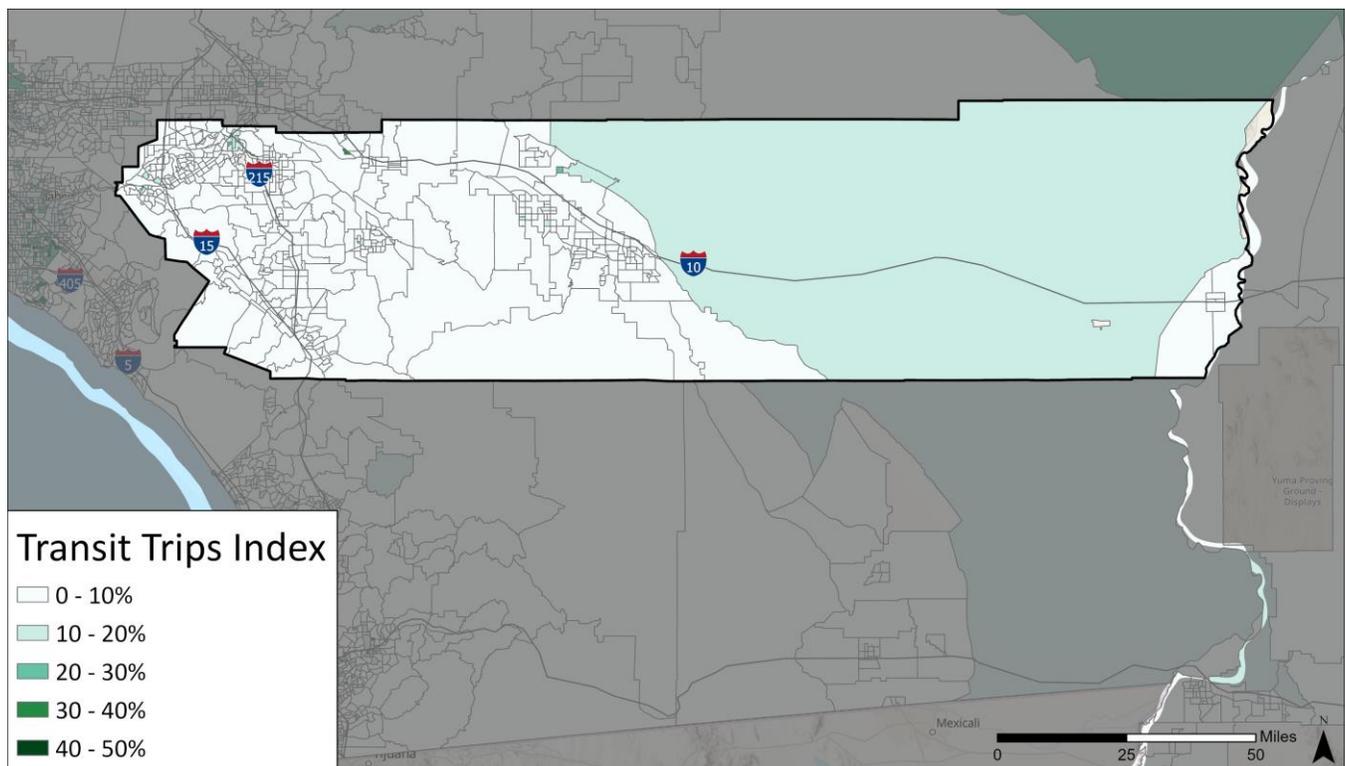
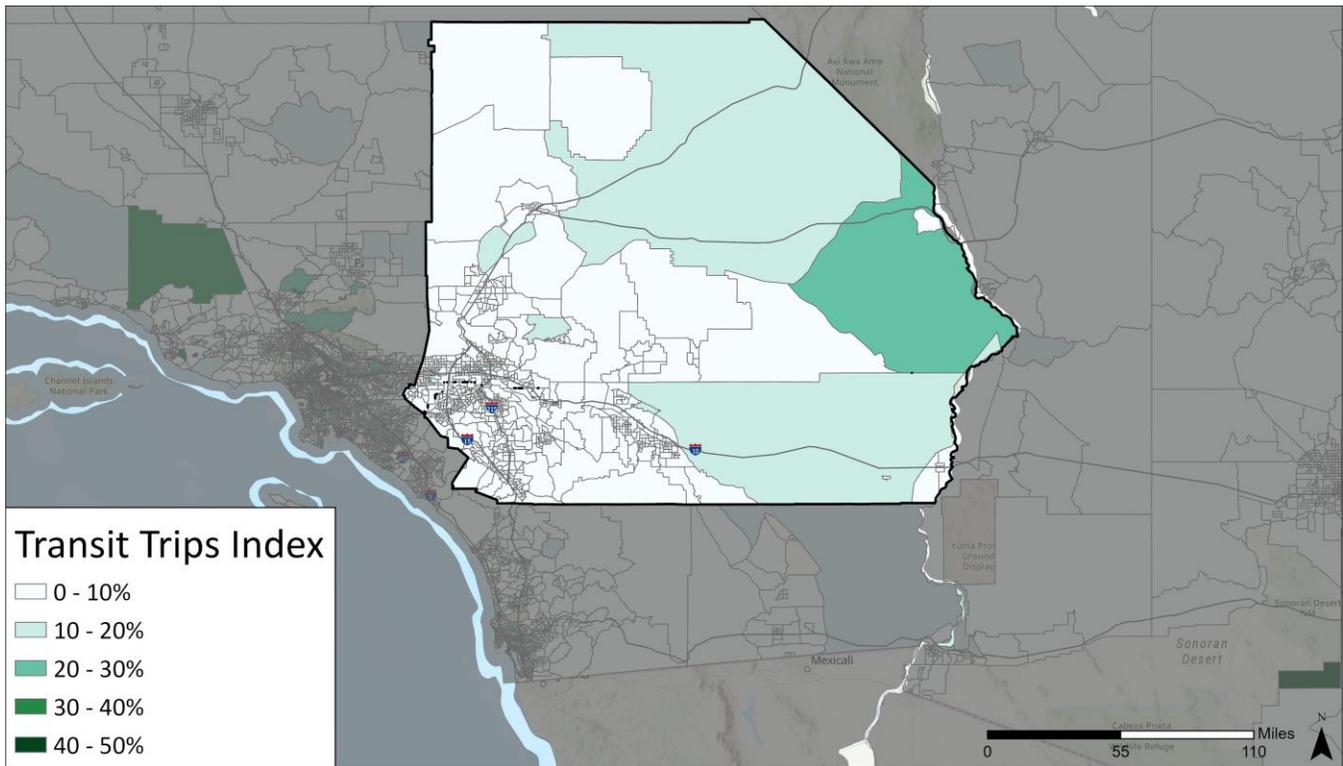


Figure 27: Transit Trip Index (Region)



The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. The index is based on estimates of transportation costs for a family that meets the following description: a three-person, single-parent family with income at 50 percent of the median income for renters for the Region. The higher the index value, the lower the cost of transportation in that neighborhood.

In the Jurisdiction, the Low Transportation Cost Index for the total population is highest for the Hispanic group at 39.19, followed by the Native American population at 37.76. The White, Black, and Asian or Pacific Islander populations have lower indices at 36.27, 35.68, and 31.22, respectively.

In the Region, the Low Transportation Cost Index for the total population is highest for the Hispanic group at 46.31, followed by the Black population at 45.13. The White, Asian or Pacific Islander, and Native American populations have lower indices at 42.13, 42.65, and 43.26, respectively.

The maps below illustrate the Low Transportation Cost Index data for both the Jurisdiction and Region.

Figure 28: Low Transportation Cost Index (Jurisdiction)

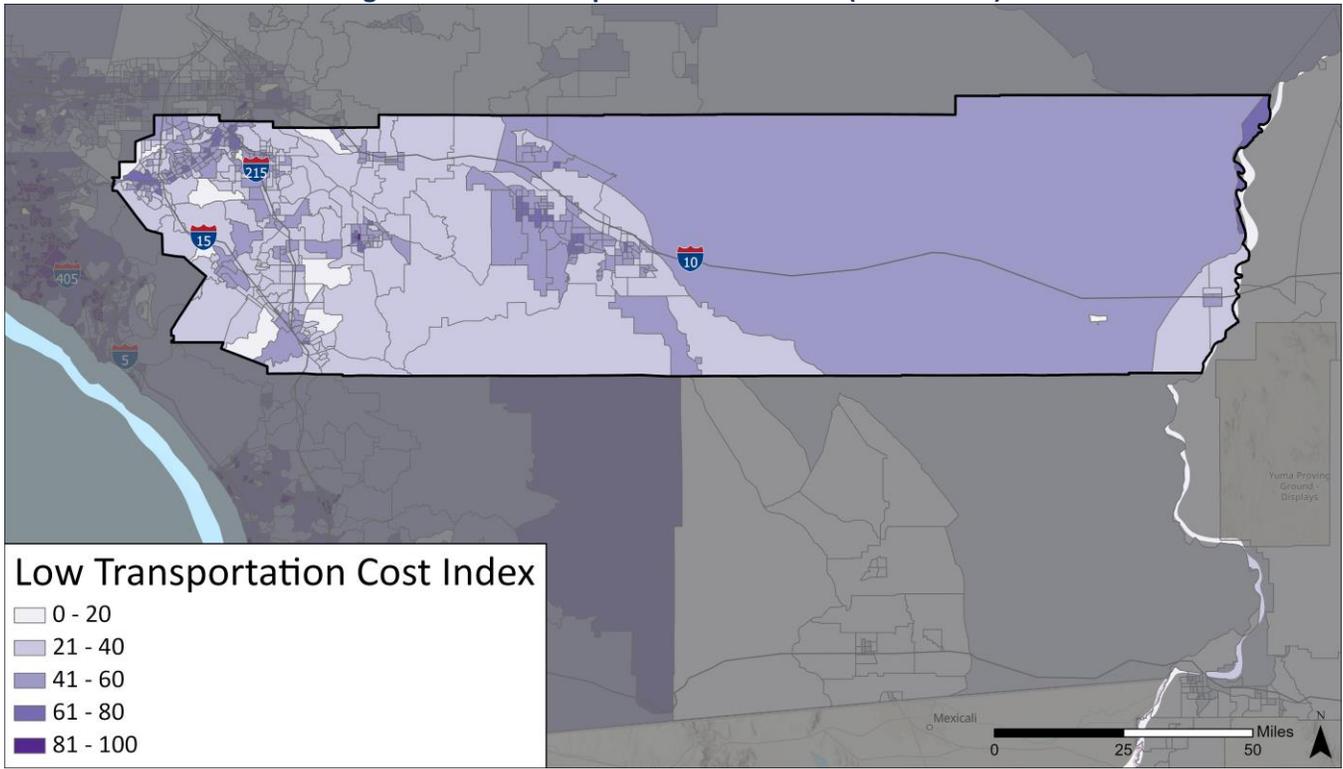
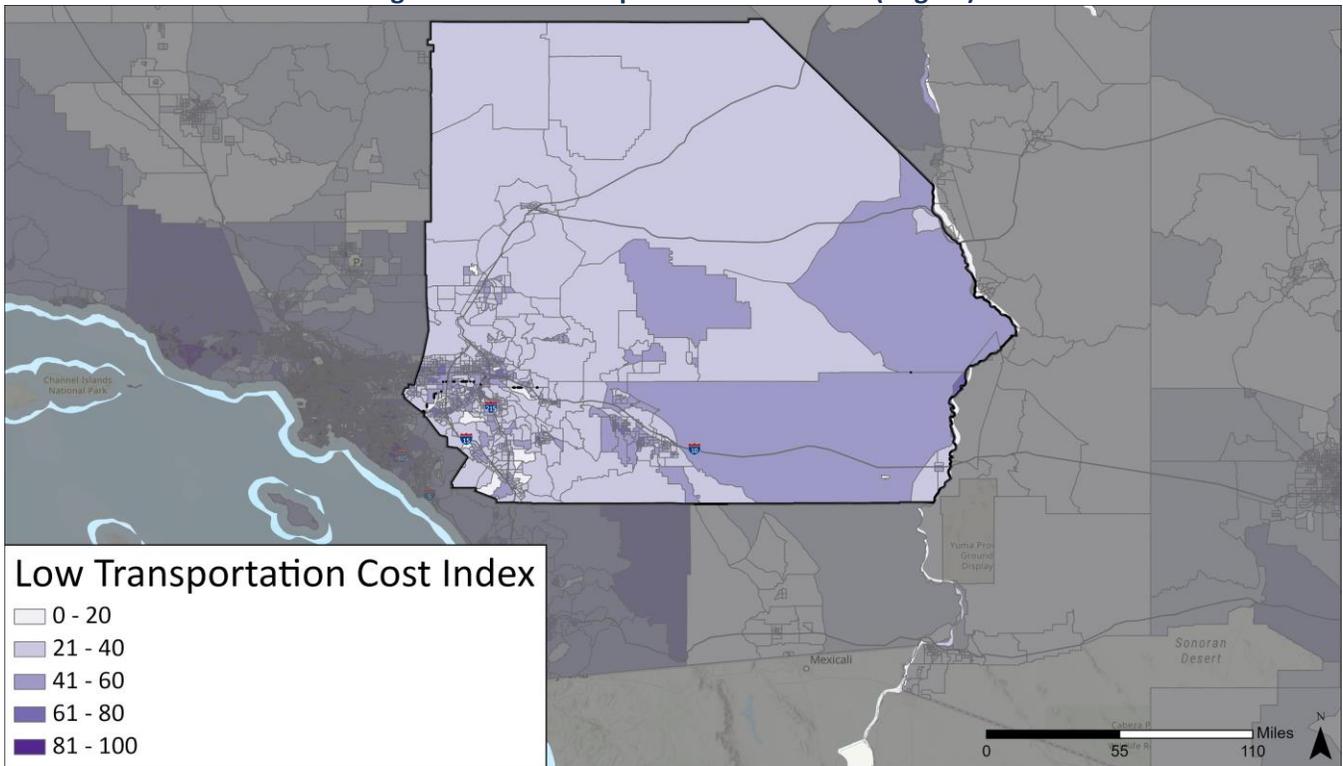


Figure 29: Low Transportation Cost Index (Region)



Access to Low Poverty Neighborhoods

Access to low poverty neighborhoods refers to the ability of individuals and families to reside in areas where poverty rates are relatively low. These neighborhoods typically offer better living conditions, improved educational opportunities, reduced crime rates, and access to essential services. Residents in low poverty neighborhoods often experience better physical and mental health outcomes compared to those living in areas of concentrated poverty. Efforts to promote access to such neighborhoods aim to break cycles of intergenerational poverty and enhance overall well-being.

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score indicates less exposure to poverty for a given neighborhood.

In the Jurisdiction, the poverty index for the total population is highest for the Asian or Pacific Islander group at 66.75, followed by the White population at 55.42. The Black, Hispanic, and Native American populations have lower indices at 53.05, 38.72, and 41.33, respectively.

For those below the federal poverty line in the Jurisdiction, the poverty index is again highest for the Asian or Pacific Islander group at 54.59, while the White population follows at 43.49. The indices for the Black, Hispanic, and Native American populations are lower, recorded at 32.37, 24.54, and 34.71, respectively.

In the Region, the poverty index for the total population is highest for the Asian or Pacific Islander group at 58.83, followed by the White population at 50.83. The Black, Hispanic, and Native American populations have lower indices at 41.38, 36.39, and 39.48, respectively. For those below the federal poverty line in the Region, the poverty index is again highest for the Asian or Pacific Islander group at 41.94, while the White population follows at 37.75. The indices for the Black, Hispanic, and Native American populations are lower, recorded at 26.43, 24.29, and 29.25, respectively.

The maps below illustrate the Low Poverty Index data for both the Jurisdiction and Region. It is important to note that these figures are subject to change and may not represent the current situation.

Figure 30: Low Poverty Index (Jurisdiction)

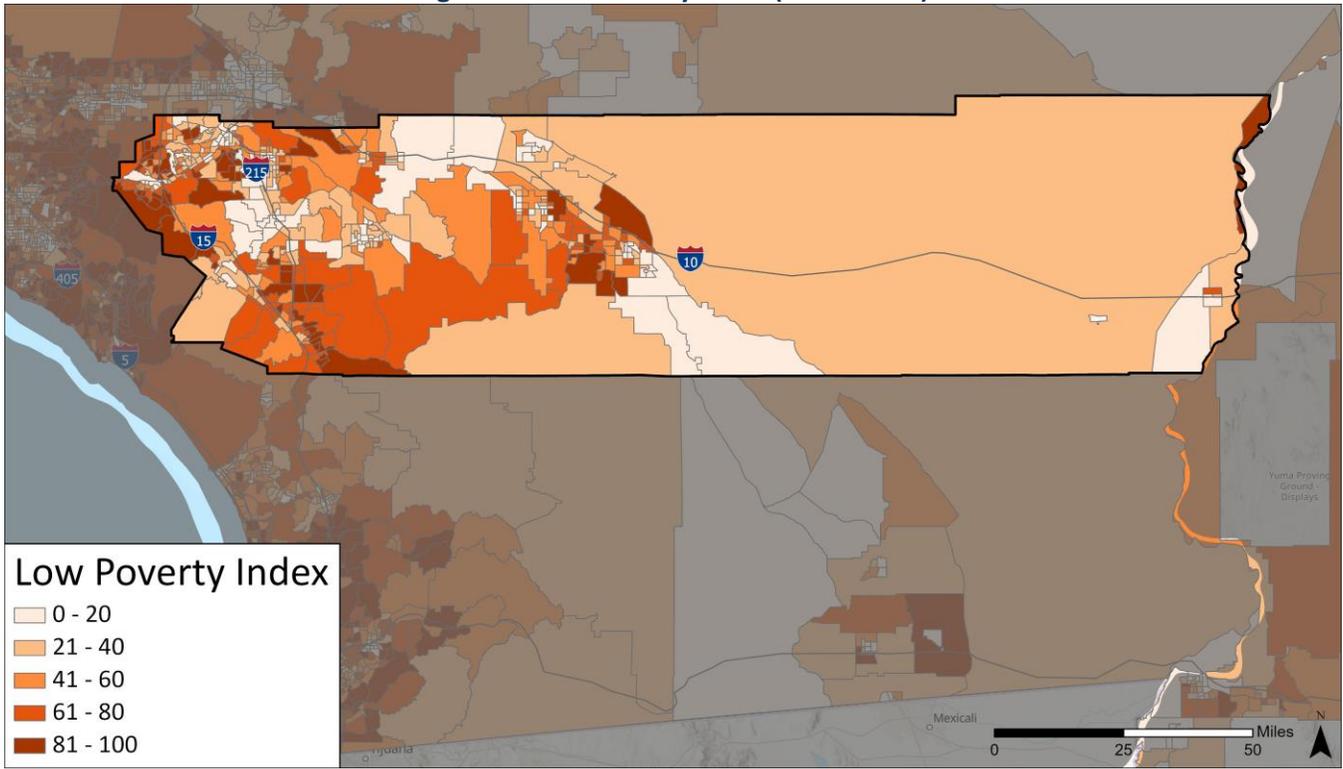
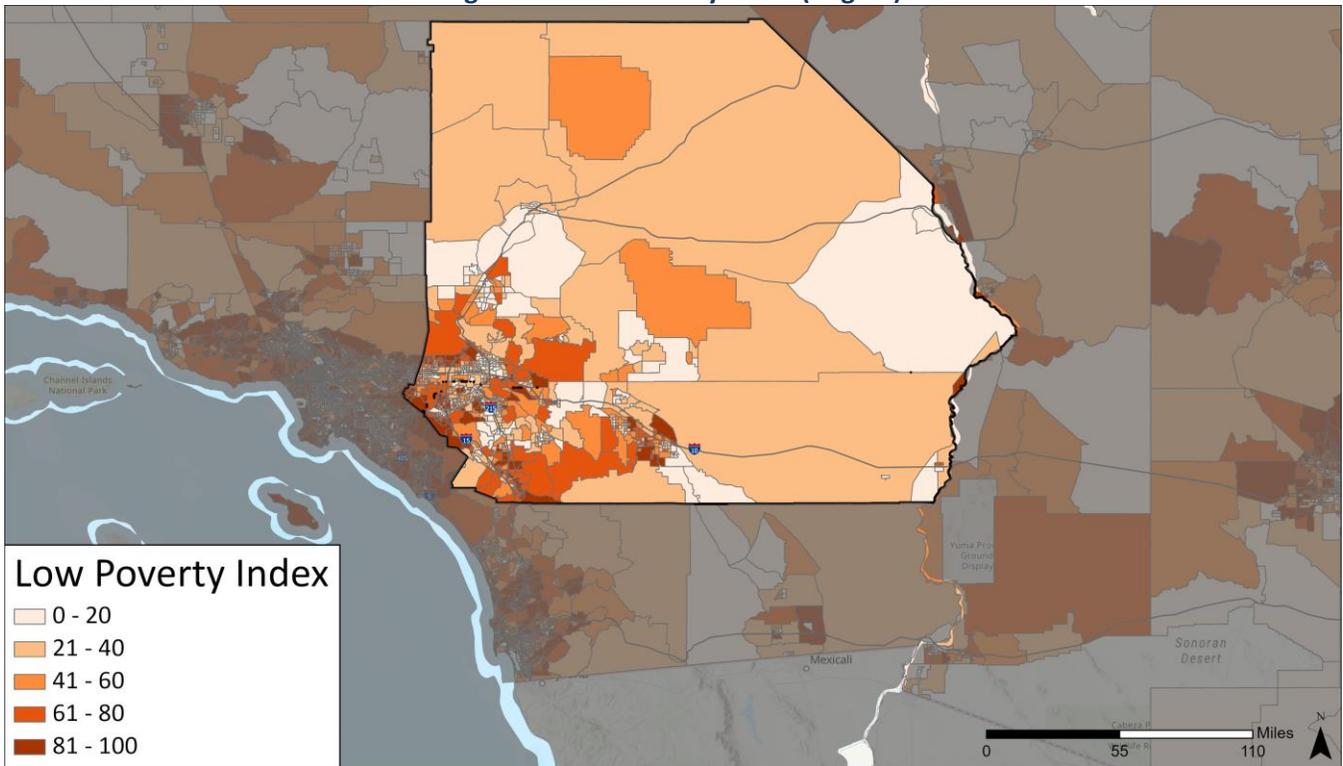


Figure 31: Low Poverty Index (Region)



Access to Environmentally Healthy Neighborhoods

Access to environmentally healthy neighborhoods refers to living in areas that promote well-being and safety. Living in a healthier neighborhood can lead to prosperity, healthier lifestyles, and improved overall well-being.

Environmentally healthy neighborhoods typically exhibit the following characteristics:

1. Safety and Social Support:

- They are safe and socially supportive.
- They provide a sense of security for residents.

2. Access to Essential Services:

- Residents have easy access to essential services such as healthcare, healthy food, and social services.
- Proximity to schools, jobs, and amenities is also important.

3. Green Open Spaces:

- Access to green spaces (such as parks, gardens, and forests), which positively impacts physical and mental health.
- Neighborhoods with sufficient green space contribute to overall well-being.

4. Public and Active Transportation Options:

- Healthy neighborhoods offer convenient public transportation and encourage active modes of travel (e.g., walking, biking).
- Accessible transportation options enhance mobility and reduce reliance on cars.

The Environmental Health Index summarizes the potential exposure to harmful toxins at a neighborhood level. It is based on the US Environmental Protection Agency's estimates of air quality, including carcinogenic, respiratory, and neurological toxins. The higher the index value, the less exposure to harmful toxins.

In the Jurisdiction, the Environmental Health Index for the total population is highest for the Native American group at 59.71, followed by the White population at 51.35. The Hispanic, Black, and Asian or Pacific Islander populations have lower indices at 50.77, 45.38, and 39.79, respectively.

For those below the federal poverty line in the Jurisdiction, the Environmental Health Index is highest for the Native American population at 56.1, followed by the White group at 55.33. The indices for the Black, Hispanic, and Asian or Pacific Islander populations are lower, recorded at 54.93, 53.26, and 45.47 respectively.

In the Region, the Environmental Health Index for the total population is highest for the Native American group at 49.90, followed by the White population at 48.02. The Black, Hispanic, and Asian or Pacific Islander populations have lower indices at 38.89, 37.84, and 35.12, respectively.

For those below the federal poverty line in the Region, the Environmental Health Index is highest for the White group at 51.53, while the Native American population follows at 44.78. The indices for the Hispanic, Asian or Pacific Islander, and Black populations are lower, recorded at 39.29, 34.87, and 42.21, respectively.

The maps below illustrate the Environmental Health Index data for both the Jurisdiction and Region.

Figure 32: Environmental Health Index (Jurisdiction)

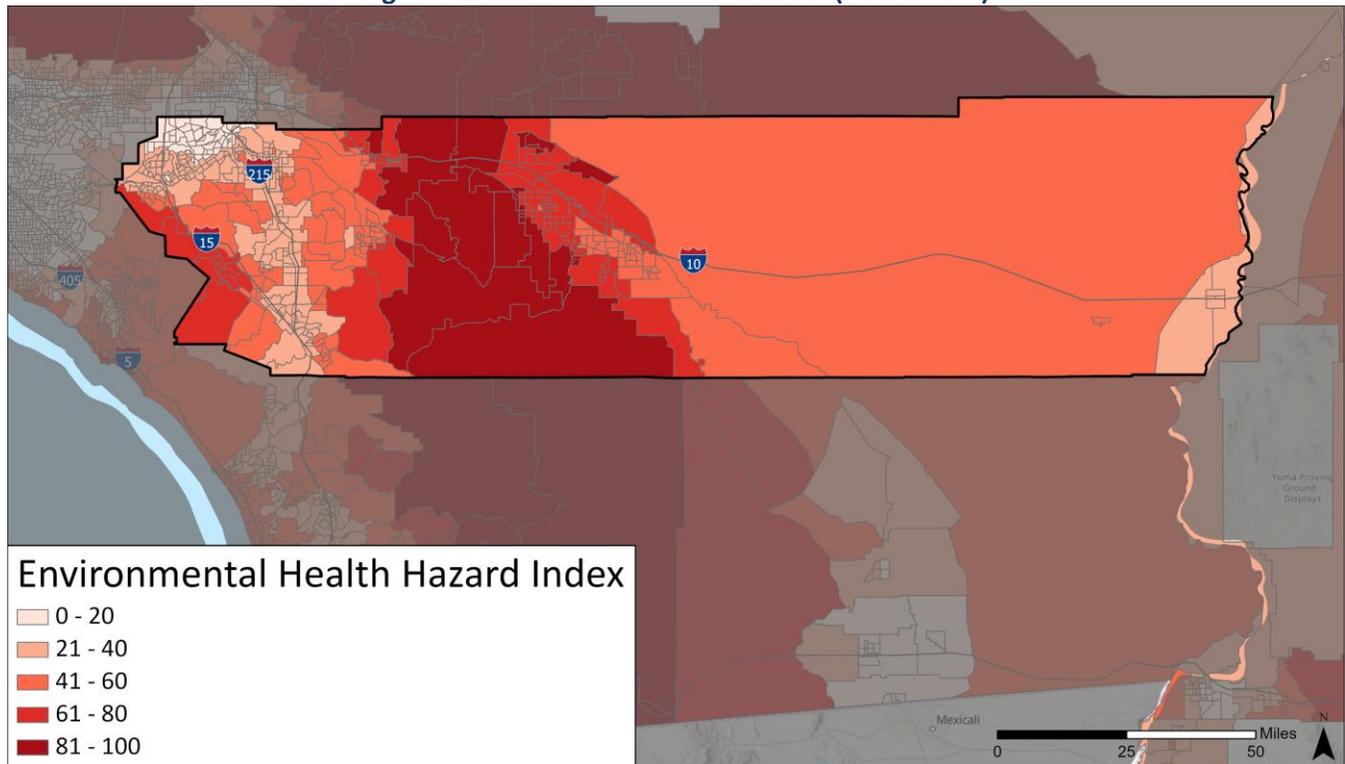
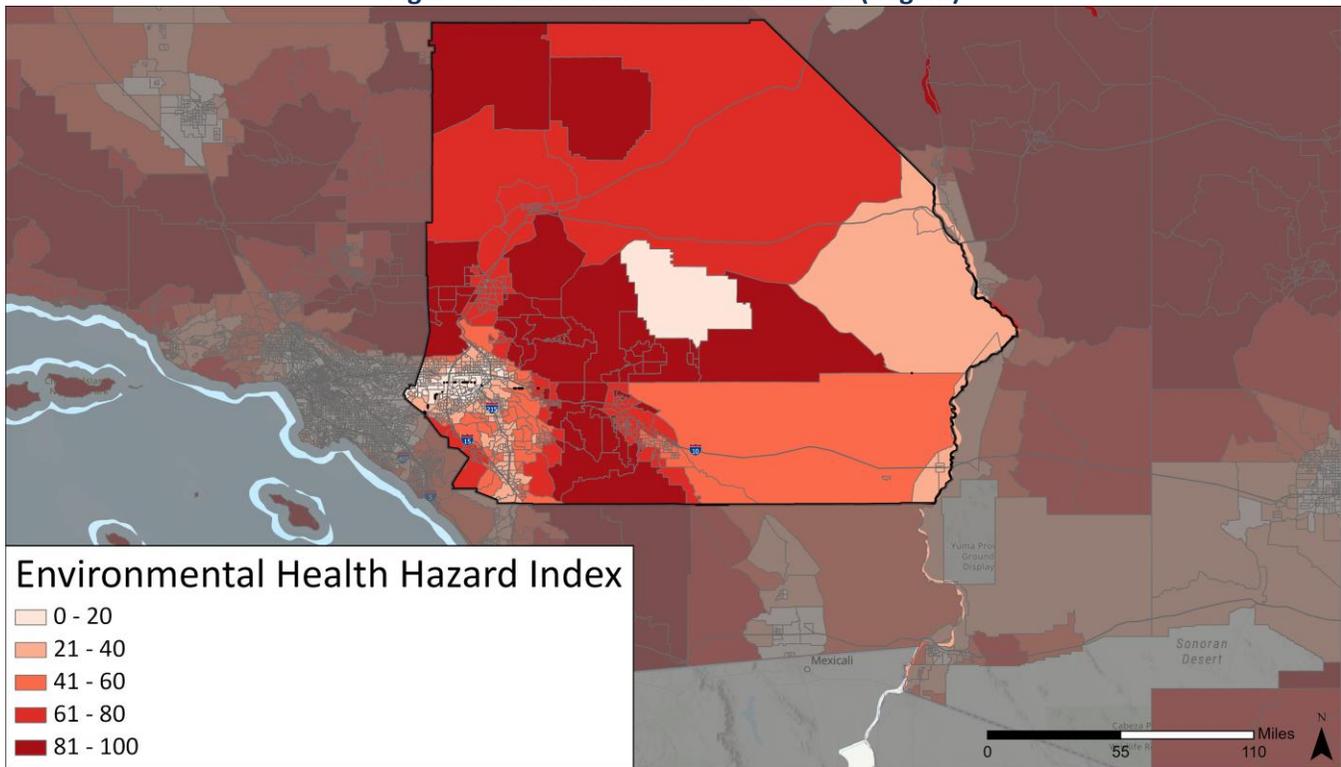


Figure 33: Environmental Health Index (Region)



Patterns in Access to Opportunity

In the five areas of opportunity identified by HUD (education, employment, transportation, low poverty, and environmental health), patterns emerge across the County, especially when examining the maps on the preceding pages.

In education, the School Proficiency Index reveals a pattern of unequal access. Hispanic and Native American communities, followed by the Black community, are grappling with lower educational outcomes. This pattern becomes even more pronounced among individuals living below the federal poverty line, underscoring the significant role that socioeconomic factors play in shaping educational opportunities. These findings highlight the urgent need for targeted interventions to level the playing field and ensure equitable access to quality education.

Turning to employment, the Job Proximity and Labor Market Indices paint a similar picture of disparity. The Hispanic and Native American communities face challenges in job accessibility, while the Asian or Pacific Islander community appears to have more resilient job networks, maintaining high indices even among those living below the poverty line. This resilience, however, is not enough to offset the overall trend of decreasing labor market accessibility among those experiencing economic adversity. Addressing these disparities within employment is not just a matter of fairness, but a prerequisite for promoting inclusive growth and ensuring equal access to opportunities.

In terms of transit accessibility, the Hispanic community appears to have better access than the White, Black, and particularly the Native American communities. This disparity becomes even more pronounced

among individuals living below the federal poverty line, suggesting that public transit systems are especially crucial for lower-income individuals.

When considering the affordability of transportation, measured by the Low Transportation Cost Index, the Hispanic group and the Native American population have the highest indices. The Asian or Pacific Islander populations, who typically have the highest indices in other areas of opportunity, have lower indices in this case.

This pattern remains consistent below the federal poverty line, with the Hispanic and Native American groups maintaining the two highest indices, surpassing the White, Black, and Asian or Pacific Islander populations.

In the context of access to low poverty neighborhoods, the Black, Hispanic, and Native American populations experience more economic hardship overall, as indicated by the lower indices of the Low Poverty Index. For those living below the federal poverty line, economic hardship generally increases for all groups, with the Asian or Pacific Islander community experiencing the most hardship.

Finally, when examining access to healthy neighborhoods, measured by the Environmental Health Index, the Native American community has the best environmental conditions among the total population. The Hispanic, Black, and Asian or Pacific Islander communities face more challenges in environmental health. Among those living below the federal poverty line, environmental conditions appear to be particularly impactful, with the Native American population having the highest index and the White community maintaining a relatively high index, suggesting resilience despite economic adversity.

5. Disproportionate Housing Needs

Disproportionate housing needs refer to situations where there are significant disparities in the housing requirements experienced by members of a protected class compared to other relevant groups or the total population within a specific geographic area.

Several factors contribute to fair housing issues:

- **Availability of Affordable Units:**
 - The presence of affordable housing units in various sizes significantly impacts housing needs.
- **Resident Displacement:**
 - Economic pressures can lead to displacement, particularly affecting vulnerable communities.
- **Investment and Disinvestment:**
 - Both investment-driven factors (such as gentrification) and disinvestment-driven factors (such as lack of infrastructure) contribute to displacement.
- **Renters' Protections:**
 - The level of renter protections available can exacerbate housing disparities.
- **Market Conditions:**

- Local data on market conditions and planning decisions play a crucial role in understanding the risk of displacement.

Substandard Housing

A housing unit is considered substandard or having a housing problem if it has one or more of the following housing conditions:

- Housing unit lacks complete kitchen facilities
- Housing unit lacks complete plumbing facilities
- Household is cost burdened
- Housing unit is overcrowded

In Riverside County, the Hispanic community faces the highest percentage of housing problems (53.48%), followed by the Black community (51.86%). The White community has the lowest percentage of housing problems (37%). Family households with 5 or more people experience a higher percentage of housing problems (54.66%) compared to smaller family households and non-family households.

In the Region, similar to the Jurisdiction, the Black community faces the highest percentage of housing problems (55.33%) followed by the Hispanic community (54.49%). The White community has the lowest percentage of severe housing problems (37.2%).

Family households with five or more people experience a higher percentage of housing problems (59.26%) compared to smaller family households and non-family households. These patterns suggest that larger family households and certain racial and ethnic groups, particularly the Hispanic and Black communities, are disproportionately affected by housing problems.

Table 24: Demographics Experiencing Substandard Housing, 2020 (Jurisdiction)

Demographic	# experiencing any of the 4 housing problems	# households	% experiencing any of the 4 housing problems
Race/Ethnicity			
White, Non-Hispanic	54,130	146,344	36.99%
Black, Non-Hispanic	6,845	13,200	51.86%
Hispanic	50,455	94,339	53.48%
Asian or Pacific Islander, Non-Hispanic	6,858	14,947	45.88%
Native American, Non-Hispanic	636	1,399	45.46%
Other, Non-Hispanic	2,319	5,250	44.17%
Total	121,265	275,454	44.02%
Household Type and Size			
Family households, <5 people	61,189	158,633	38.57%
Family households, 5+ people	28,693	52,493	54.66%
Non-family households	31,336	64,326	48.71%
Demographic	# experiencing severe housing problems	# households	% experiencing severe housing problems
Race/Ethnicity			
White, Non-Hispanic	26,157	146,344	17.87%
Black, Non-Hispanic	3,988	13,200	30.21%
Hispanic	30,752	94,339	32.60%
Asian or Pacific Islander, Non-Hispanic	3,784	14,947	25.32%
Native American, Non-Hispanic	429	1,399	30.66%
Other, Non-Hispanic	1,197	5,250	22.80%
Total	66,313	275,454	24.07%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Table 25: Demographics Experiencing Substandard Housing, 2020 (Region)

Demographic	# experiencing any of the 4 housing problems	# households	% experiencing any of the 4 housing problems
Race/Ethnicity			
White, Non-Hispanic	223,865	602,650	37.15%
Black, Non-Hispanic	55,330	100,005	55.33%
Hispanic	277,845	509,940	54.49%
Asian or Pacific Islander, Non-Hispanic	35,970	81,445	44.16%
Native American, Non-Hispanic	2,665	5,119	52.06%
Other, Non-Hispanic	12,245	25,460	48.10%
Total	607,925	1,324,635	45.89%
Household Type and Size			
Family households, <5 people	291,945	736,650	39.63%
Family households, 5+ people	149,095	251,595	59.26%
Non-family households	166,885	336,390	49.61%
Demographic	# experiencing severe housing problems	# households	% experiencing severe housing problems
Race/Ethnicity			
White, Non-Hispanic	112,650	602,650	18.69%
Black, Non-Hispanic	33,280	100,005	33.28%
Hispanic	175,300	509,940	34.38%
Asian or Pacific Islander, Non-Hispanic	19,645	81,445	24.12%
Native American, Non-Hispanic	1,660	5,119	32.43%
Other, Non-Hispanic	6,885	25,460	27.04%
Total	349,430	1,324,635	26.38%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Severe Cost Burden

In the Jurisdiction, there are several racial and ethnic groups experiencing severe housing cost burden. For instance, out of 146,344 White, Non-Hispanic households, 23,144 are facing this issue, which is about 15.81 percent. Black, Non-Hispanic households are more affected, with 25.87 percent of the 13,200 households experiencing severe cost burden. Hispanic households are not far behind, with 21.34 percent of the 94,339 households in the same situation. When analyzing household types and sizes, 16.54 percent of family households with fewer than 5 people are severely cost burdened. This percentage slightly decreases to 14.58 percent for family households with 5 or more people. Non-family households appear to be the most affected, with 26.47 percent experiencing severe cost burden.

In the Region, there are similar trends but with some differences. For example, 16.41 percent of White, Non-Hispanic households are severely cost burdened, which is slightly higher than in the Jurisdiction. However, the situation seems to be more critical for Black, Non-Hispanic households, with 28.83 percent experiencing severe cost burden. In terms of household types and sizes in the Region, 17.84 percent of smaller family households and 15.62 percent of larger family households are severely cost burdened. Like in the Jurisdiction, non-family households in the Region are the most affected, with 26.69 percent experiencing severe cost burden.

Table 26: Demographics Experiencing Severe Cost Burden, 2020 (Jurisdiction)

Demographic	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity			
White, Non-Hispanic	23,144	146,344	15.81%
Black, Non-Hispanic	3,415	13,200	25.87%
Hispanic	20,132	94,339	21.34%
Asian or Pacific Islander, Non-Hispanic	3,009	14,947	20.13%
Native American, Non-Hispanic	319	1,399	22.80%
Other, Non-Hispanic	982	5,250	18.70%
Total	51,001	275,454	18.52%
Household Type and Size			
Family households, <5 people	26,242	158,633	16.54%
Family households, 5+ people	7,651	52,493	14.58%
Non-family households	17,029	64,326	26.47%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Table 27: Demographics Experiencing Severe Cost Burden, 2020 (Region)

Demographic	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity			
White, Non-Hispanic	98,880	602,650	16.41%
Black, Non-Hispanic	28,835	100,005	28.83%
Hispanic	110,865	509,940	21.74%
Asian or Pacific Islander, Non-Hispanic	14,960	81,445	18.37%
Native American, Non-Hispanic	1,360	5,119	26.57%
Other, Non-Hispanic	5,615	25,460	22.05%
Total	260,515	1,324,635	19.67%
Household Type and Size			
Family households, <5 people	131,405	736,650	17.84%
Family households, 5+ people	39,304	251,595	15.62%
Non-family households	89,795	336,390	26.69%

Data Sources: 2020 HUD AFFH Online Mapping and Data Tool

Figure 34: Housing Cost Burden by Owners (Jurisdiction)

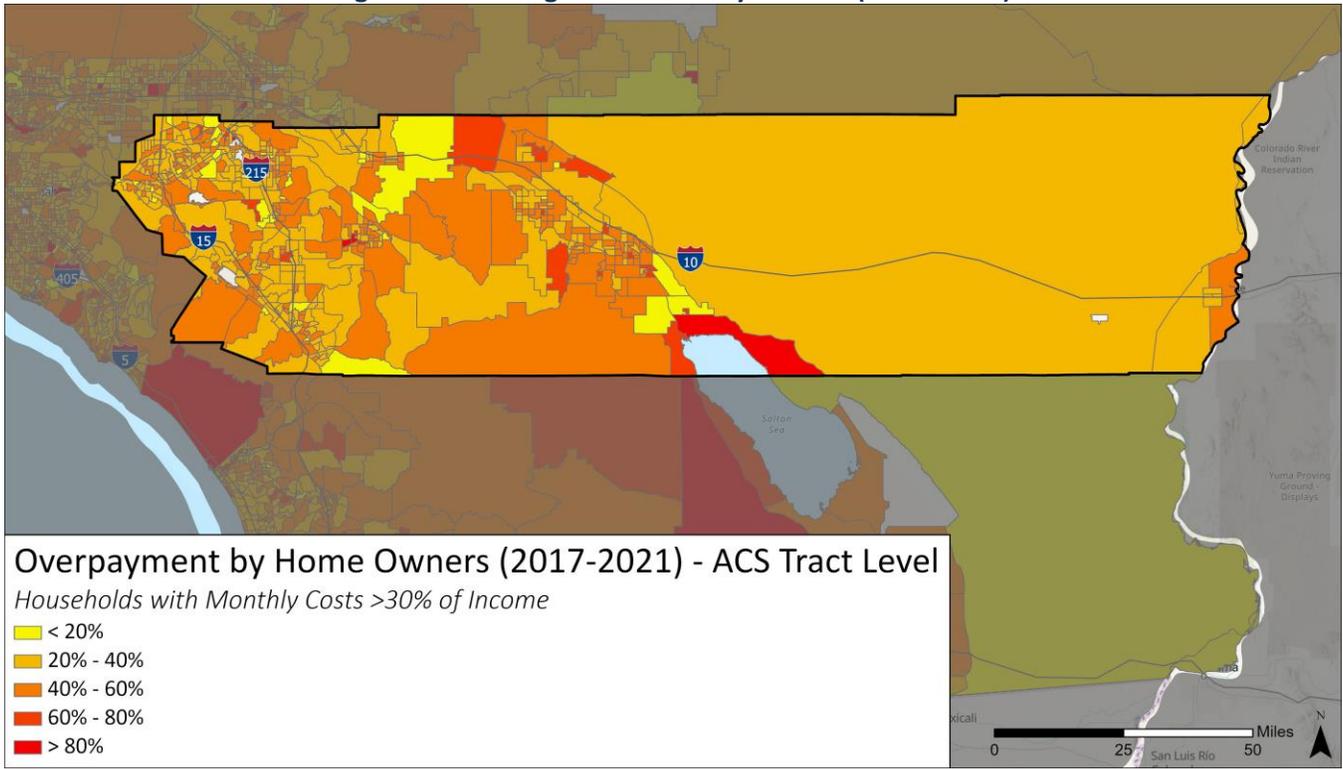


Figure 35: Housing Cost Burden by Owners (Region)

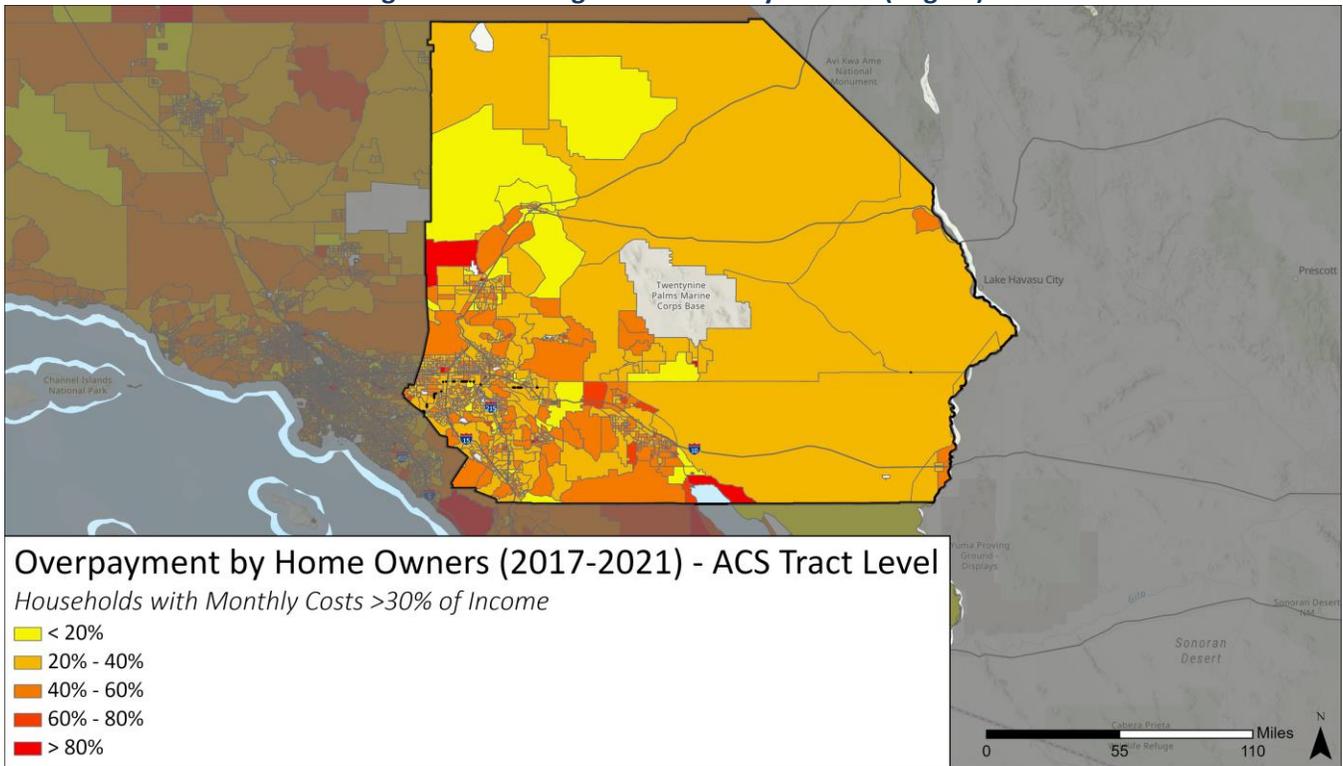


Figure 36: Housing Cost Burden by Renters (Jurisdiction)

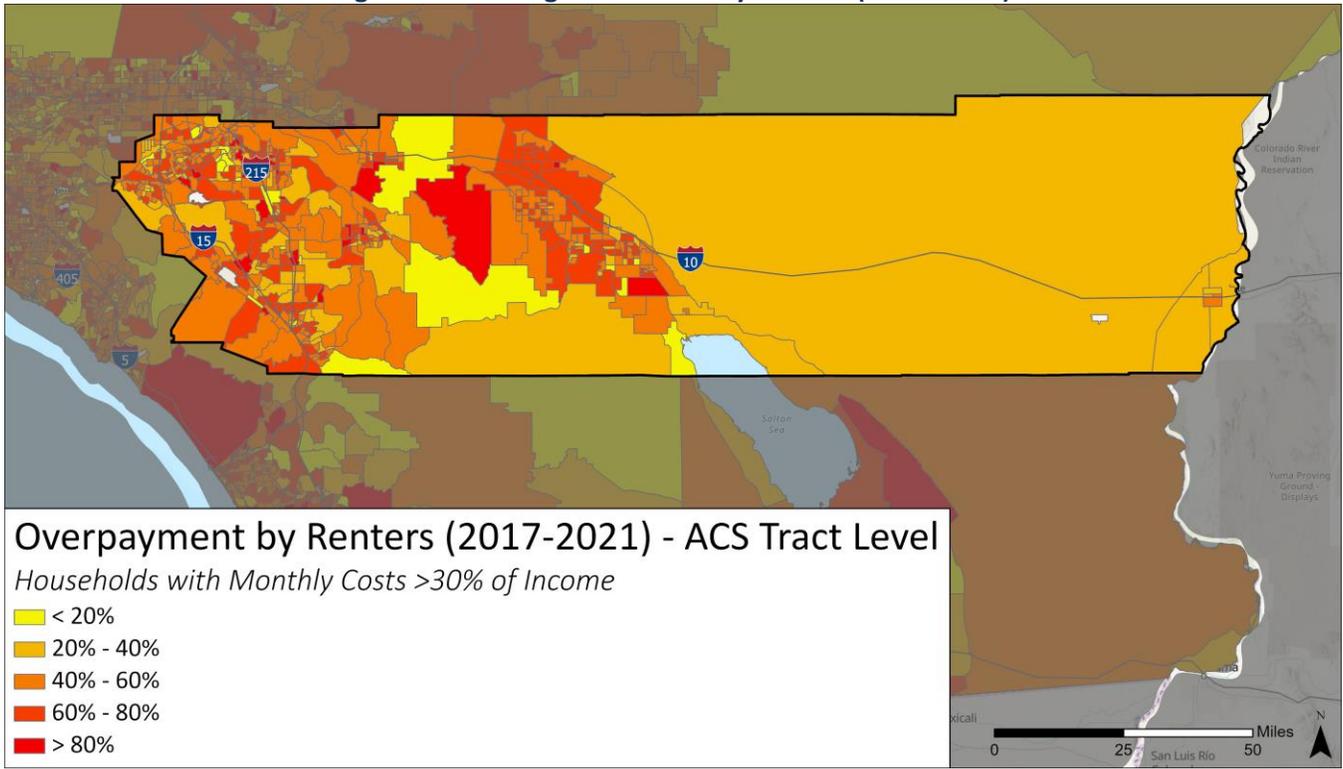
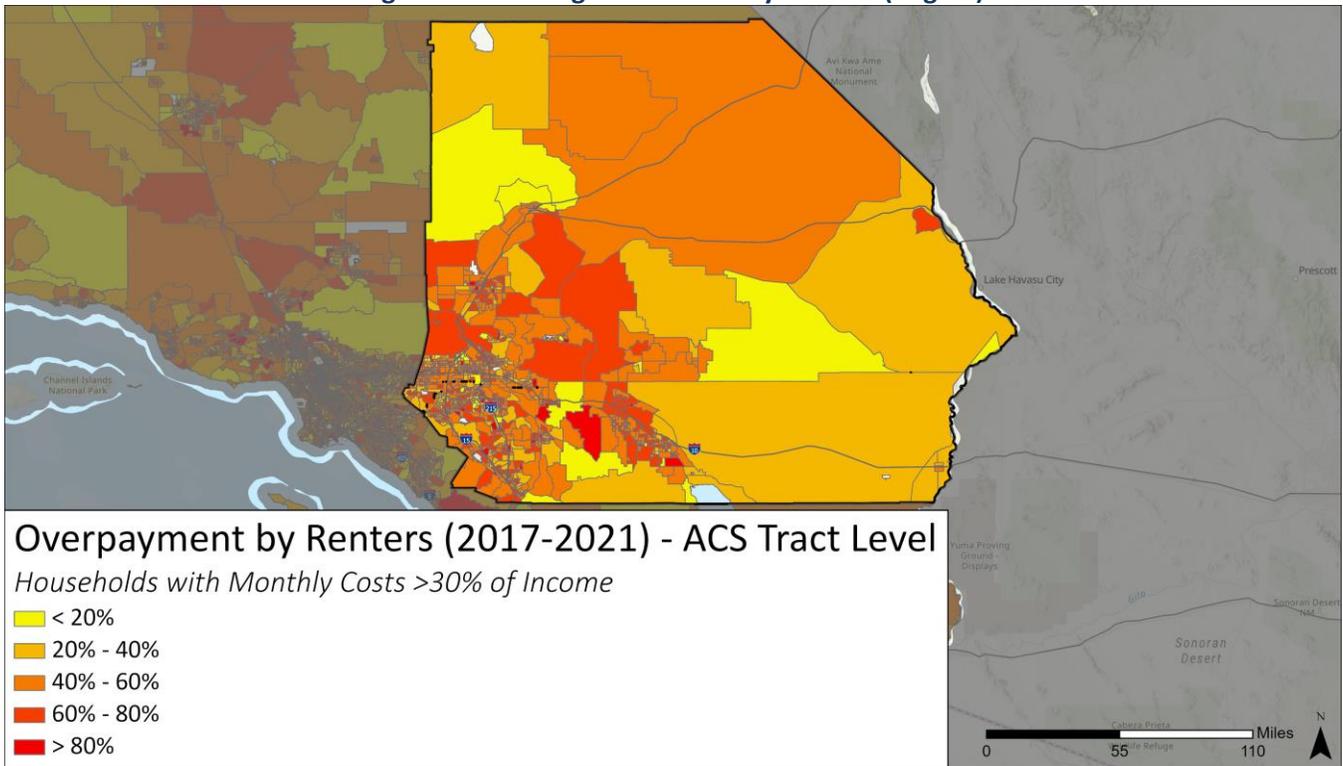


Figure 37: Housing Cost Burden by Renters (Region)



Overcrowding

An overcrowded housing unit is defined by the US Census Bureau as a housing unit occupied by more than one person per room (excluding bathrooms, kitchen, hallway, and closet space). A household is overcrowded if there is more than 1.0 person per room. A typical two-bedroom apartment with a living room and kitchen (a total of four rooms excluding bathrooms and hallways) would be considered overcrowded if it had more than four occupants.

Occupancy by more than 1.5 persons per room constitutes severe overcrowding. Overcrowding can affect and strain public facilities and services, reduce the quality of the physical environment, and create conditions that contribute to deterioration of the housing stock and neighborhoods in general. Additionally, overcrowding can indicate that a community does not have an adequate supply of affordable housing and/or variety of suitable housing units to meet the needs of the community. In response to higher housing prices, lower-income households must often be satisfied with smaller, less adequate housing for available money. This may result in overcrowding.

Table 28: Overcrowding (Jurisdiction)

	Household Tenure: Owner-Occupied	Household Tenure: Renter-Occupied
Occupied Units	513,821	236,155
Overcrowded	20,226	19,006
Severely Overcrowded	6,041	10,225
Percent Overcrowded	5.11%	12.40%

Data Source: US Census/ACS

Overpayment

Overpayment is defined as households paying more than 30 percent of their gross income on housing-related expenses, including rent or mortgage payments and utilities. Households paying greater than 30 percent of their gross income on housing-related expenses are considered to be cost burdened. Severe overpayment occurs when households pay 50 percent or more of their gross income for housing. Higher costs for housing may contribute to households having a limited ability to cover other everyday living expenses. The impact of housing costs is more apparent for extremely low-, very low-, and low-income households, especially renter households.

Like overcrowding, while overpayment is an issue for both renters and homeowners, it is significantly more common among renters. Approximate 56 percent of renters and 28 percent of owners in Riverside County are overpaying for housing. The Region follows a similar trend, with 55 percent of renters and 27 percent of owners overpaying for housing.

The areas shaded in darker Orange in the map below represent areas in the County where a higher percentage of renters are overpaying. These areas are primarily located on the west side of the County. The southwest side of the County shows the highest percentages of overpaying owners. In the Region, the southwest location has the highest percentages of both renters and owners overpaying for housing.

Figure 38: Overpayment - Renters (Jurisdiction)

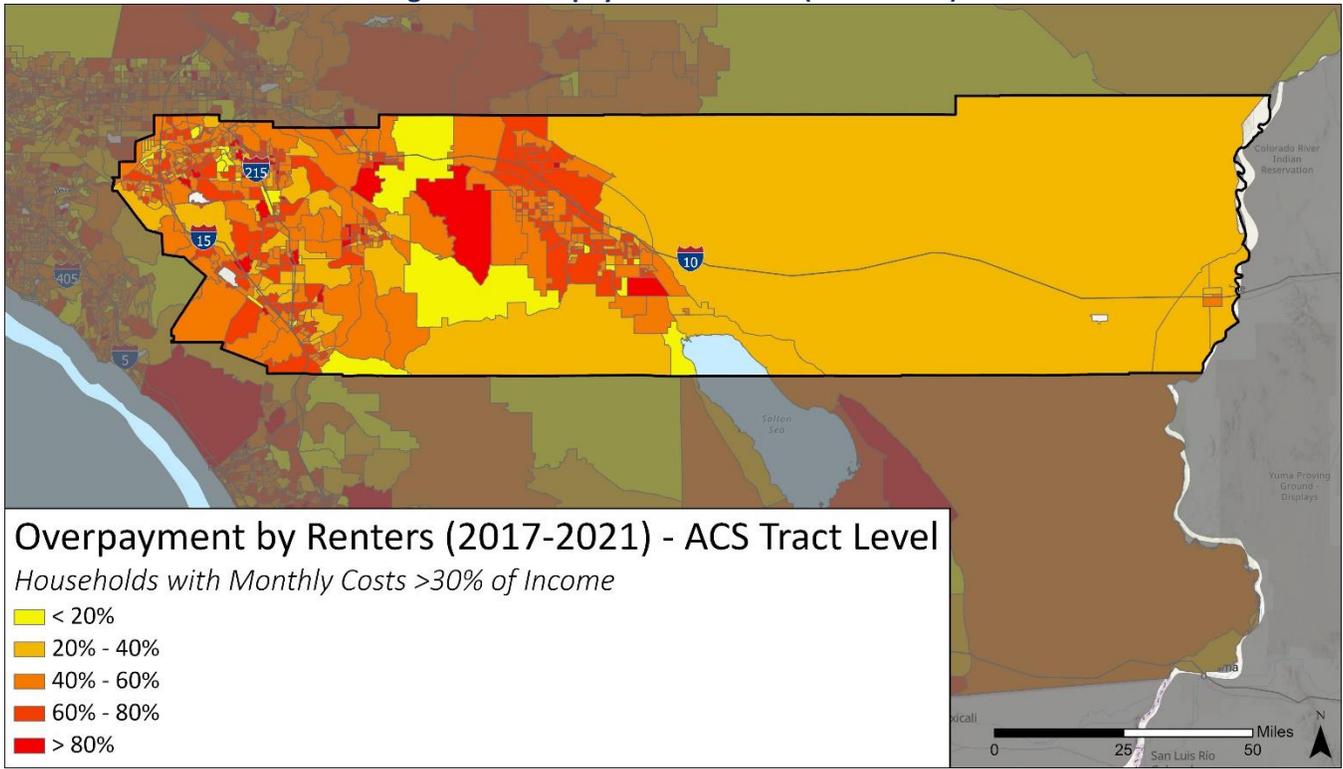


Figure 39: Overpayment - Owners (Jurisdiction)

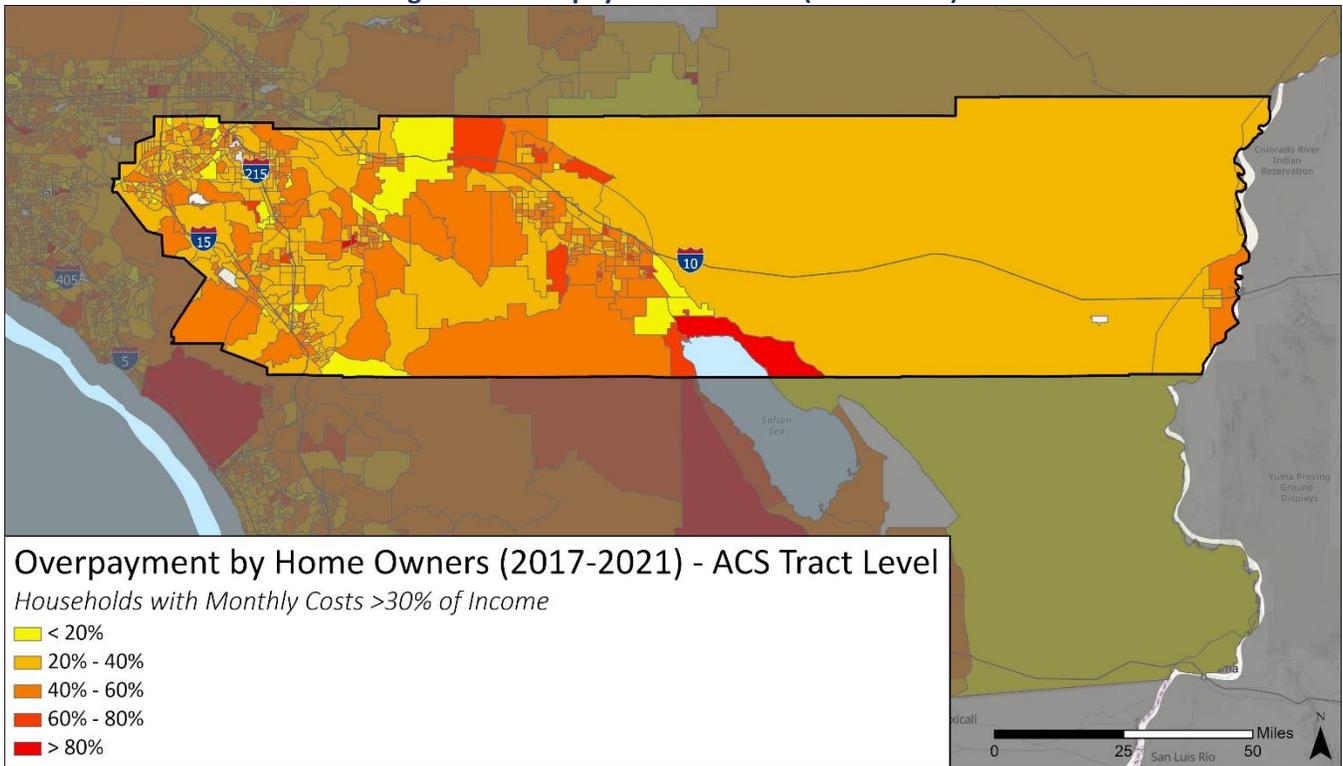


Figure 40: Overpayment - Renters (Region)

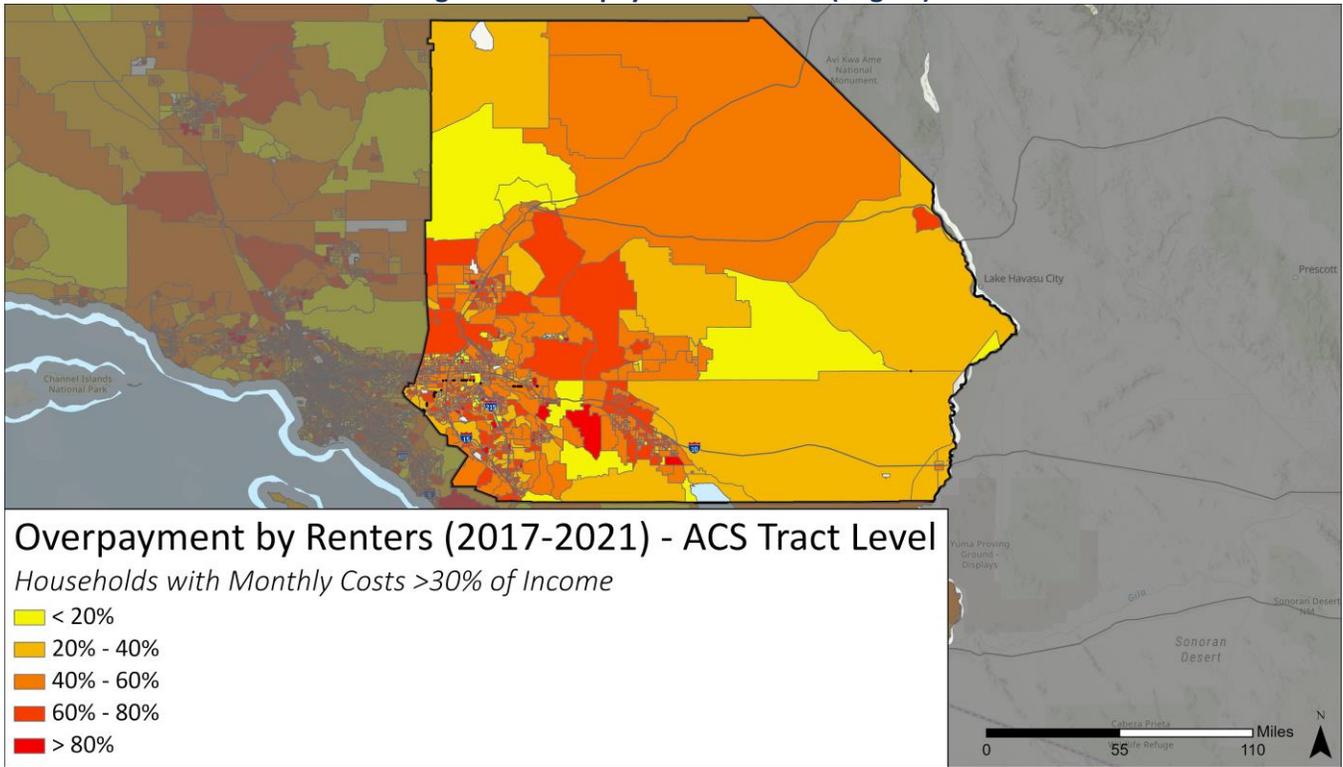
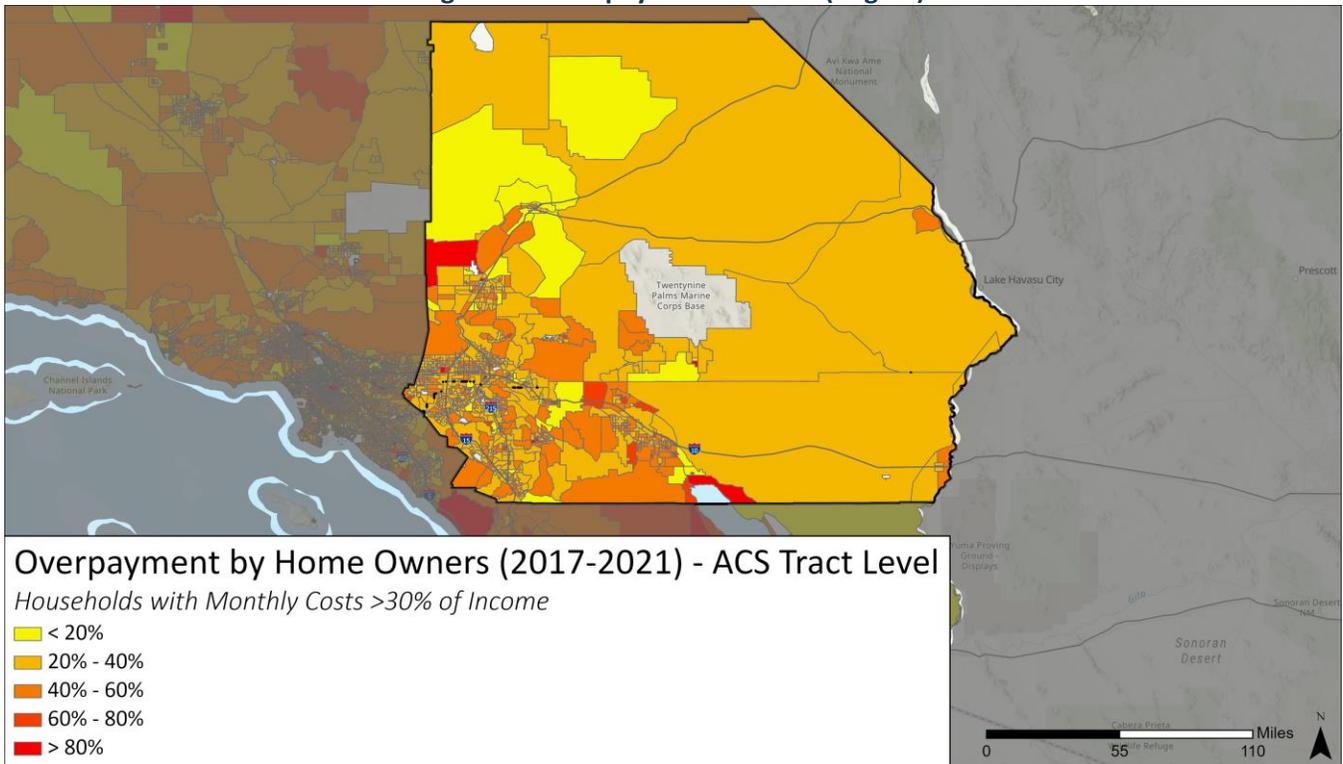


Figure 41: Overpayment - Owner (Region)



6. Fair Housing Profile

This chapter provides an overview of the housing market, homeownership and rental trends, private-sector practices, and fair housing complaints and enforcement.

Homeownership and Rental Trends

This section offers insights into housing characteristics, demographics, financial aspects, and physical features within both homeownership and rental housing stock. By examining these factors, a deeper understanding is gained of the differences, similarities, advantages, and disadvantages experienced by homeowners and renters. Additionally, sale prices and rental cost trends are analyzed to assess the long-term costs and value of the housing stock in Riverside County over time.

Housing Characteristics

In Riverside County, the total count of housing units stands at 845,066. A significant majority, 87.1 percent, of these units are occupied. Approximately 67.5 percent of the occupied units are held by owners, while renters account for the remaining 32.5 percent. The vacant housing units constitute 12.9 percent of the total housing units, numbering 108,653.

Transitioning to the regional perspective (Riverside and San Bernardino Counties), the total housing units amount to 1,566,442. The occupancy rate is marginally higher than the Jurisdiction, at 87.9 percent. Among these occupied units, 64.1 percent are owner-occupied and 35.9 percent are renter-occupied. The vacant housing units form 12.1 percent of the total, numbering 189,939. The homeowner vacancy rate is slightly lower than the Jurisdiction at 1.6 percent, and the rental vacancy rate, at 4.2 percent, is also lower.

Table 29: Selected Housing Characteristics (Jurisdiction/Region)

Housing Characteristic	Jurisdiction		Region	
	Number	Percentage	Number	Percentage
Total housing units	845,066	-	1,566,442	-
Occupied housing units	736,413	87.1%	1,376,503	87.9%
Owner-occupied	497,259	67.5%	882,033	64.1%
Renter-occupied	239,154	32.5%	494,470	35.9%
Vacant housing units	108,653	12.9%	189,939	12.1%
Homeowner vacancy rate	1.7	N/A	1.6	N/A
Rental vacancy rate	4.7	N/A	4.2	N/A

Data Source: US Census/ACS, 2020 Estimates

Demographic Characteristics

The 2020 Census data provided in Table 29 reveals that out of 736,413 total occupied housing units in the Jurisdiction; 67.5 percent are owner-occupied and 32.5 percent are renter-occupied. Most of these units are occupied by White individuals (63.1%), followed by individuals of Hispanic or Latino origin (38.7%). The data also shows a nearly equal distribution of Black or African American individuals between owner-occupied (4.9%) and renter-occupied (9.6%) units.

In terms of householder age, the largest group is aged 45 to 54 years, occupying 20.1 percent of the units, with a higher percentage of owner-occupied units (20.6%) compared to renter-occupied units (19.1%). The lowest percentage of housing units (3.2%) is occupied by householders aged 85 years and over.

In terms of race/ethnicity for the Region, the majority of the occupied housing units (62%) are occupied by White individuals, with 65.6 percent of these being owner-occupied and 55.6 percent being renter-occupied. Individuals of Hispanic or Latino origin occupy 41.2% of the housing units, with a higher percentage being renter-occupied (46.9%) than owner-occupied (38%).

Regarding the householder age, the largest group is aged 45 to 54 years, occupying 20.1 percent of the units, with a higher percentage of owner-occupied units (21%) compared to renter-occupied units (18.6%). The lowest percentage of housing units (2.7%) is occupied by householders aged 85 years and over.

Table 30: Demographics for Occupied Housing Units (Jurisdiction)

Demographic	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Race/Ethnicity						
White	464,818	63.1%	329,463	66.3%	135,355	56.6%
Black or African American	47,620	6.5%	24,565	4.9%	23,055	9.6%
American Indian and Alaska Native	5,552	0.8%	3,477	0.7%	2,075	0.9%
Asian	44,300	6.0%	33,206	6.7%	11,094	4.6%
Native Hawaiian/Pacific Islander	1,809	0.2%	1,020	0.2%	789	0.3%
Some other race	132,601	18.0%	80,292	16.1%	52,309	21.9%
Two or more races	39,713	5.4%	25,236	5.1%	14,477	6.1%
Hispanic or Latino origin	285,159	38.7%	175,258	35.2%	109,901	46.0%
Age of Householder						
Under 35 years	112,762	15.3%	46,595	9.4%	66,167	27.7%
35 to 44 years	141,396	19.2%	84,863	17.1%	56,533	23.6%
45 to 54 years	147,851	20.1%	102,208	20.6%	45,643	19.1%
55 to 64 years	141,670	19.2%	108,905	21.9%	32,765	13.7%
65 to 74 years	108,998	14.8%	88,607	17.8%	20,391	8.5%
75 to 84 years	60,358	8.2%	48,097	9.7%	12,261	5.1%
85 years and over	23,378	3.2%	17,984	3.6%	5,394	2.3%

Note: Hispanic or Latino origin data does not factor into totals
Data Sources: US Census/ACS

Table 31: Demographics for Occupied Housing Units (Region)

Demographic	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Race/Ethnicity						
White	853,104	62.0%	578,215	65.6%	274,889	55.6%
Black or African American	105,712	7.7%	45,597	5.2%	60,115	12.2%
American Indian and Alaska Native	11,149	0.8%	6,705	0.8%	4,444	0.9%
Asian	92,624	6.7%	67,018	7.6%	25,606	5.2%
Native Hawaiian/Pacific Islander	3,571	0.3%	1,905	0.2%	1,666	0.3%
Some other race	226,225	16.4%	130,495	14.8%	95,730	19.4%
Two or more races	84,118	6.1%	52,098	5.9%	32,020	6.5%
Hispanic or Latino origin	567,439	41.2%	335,520	38.0%	231,919	46.9%
Age of Householder						
Under 35 years	233,857	17.0%	85,389	9.7%	148,468	30.0%
35 to 44 years	268,080	19.5%	152,794	17.3%	115,286	23.3%
45 to 54 years	277,077	20.1%	185,257	21.0%	91,820	18.6%
55 to 64 years	268,112	19.5%	200,229	22.7%	67,883	13.7%
65 to 74 years	192,959	14.0%	152,263	17.3%	40,696	8.2%
75 to 84 years	98,640	7.2%	77,901	8.8%	20,739	4.2%
85 years and over	37,778	2.7%	28,200	3.2%	9,578	1.9%

Note: Hispanic or Latino origin data does not factor into totals
Data Sources: US Census/ACS

Figure 42: Percentage of Households that are Homeowners (Jurisdiction)

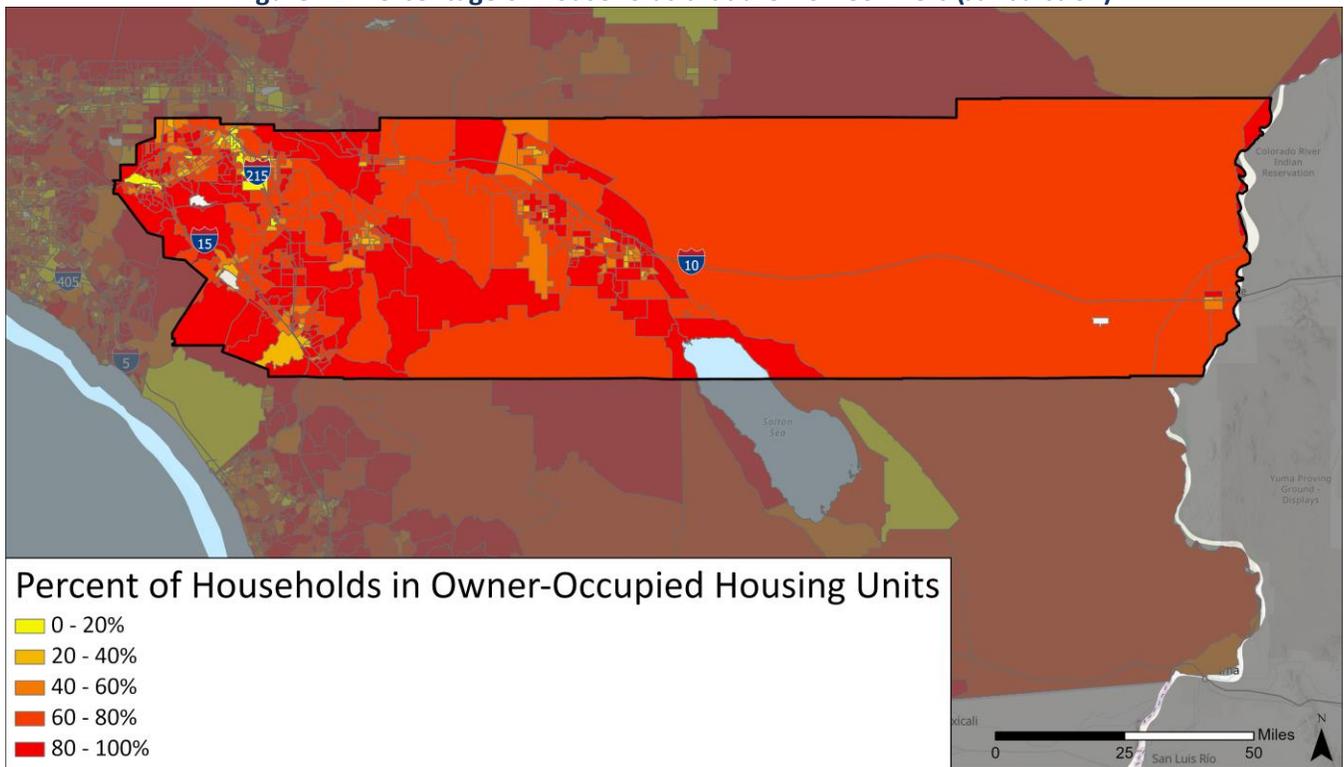


Figure 43: Percentage of Households that are Renters (Jurisdiction)

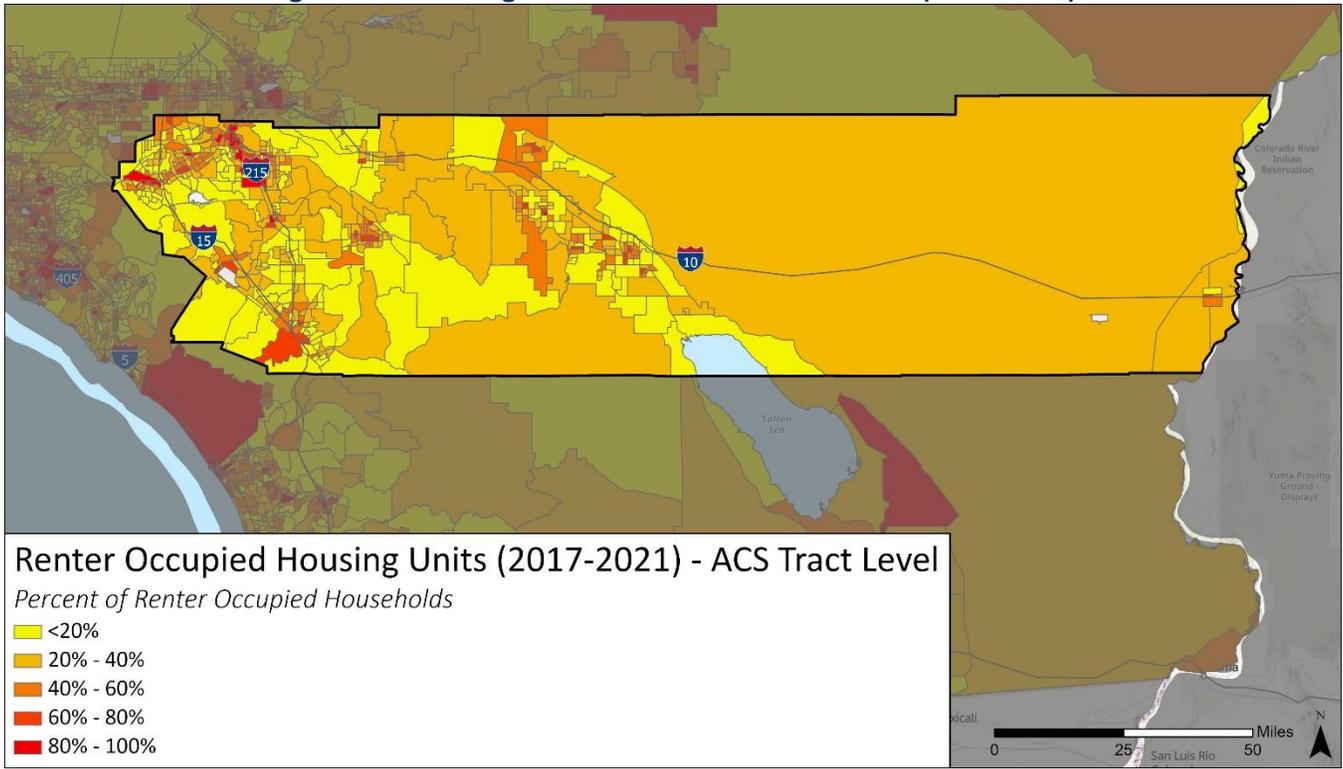


Figure 44: Percentage of Households that are Renters (Region)

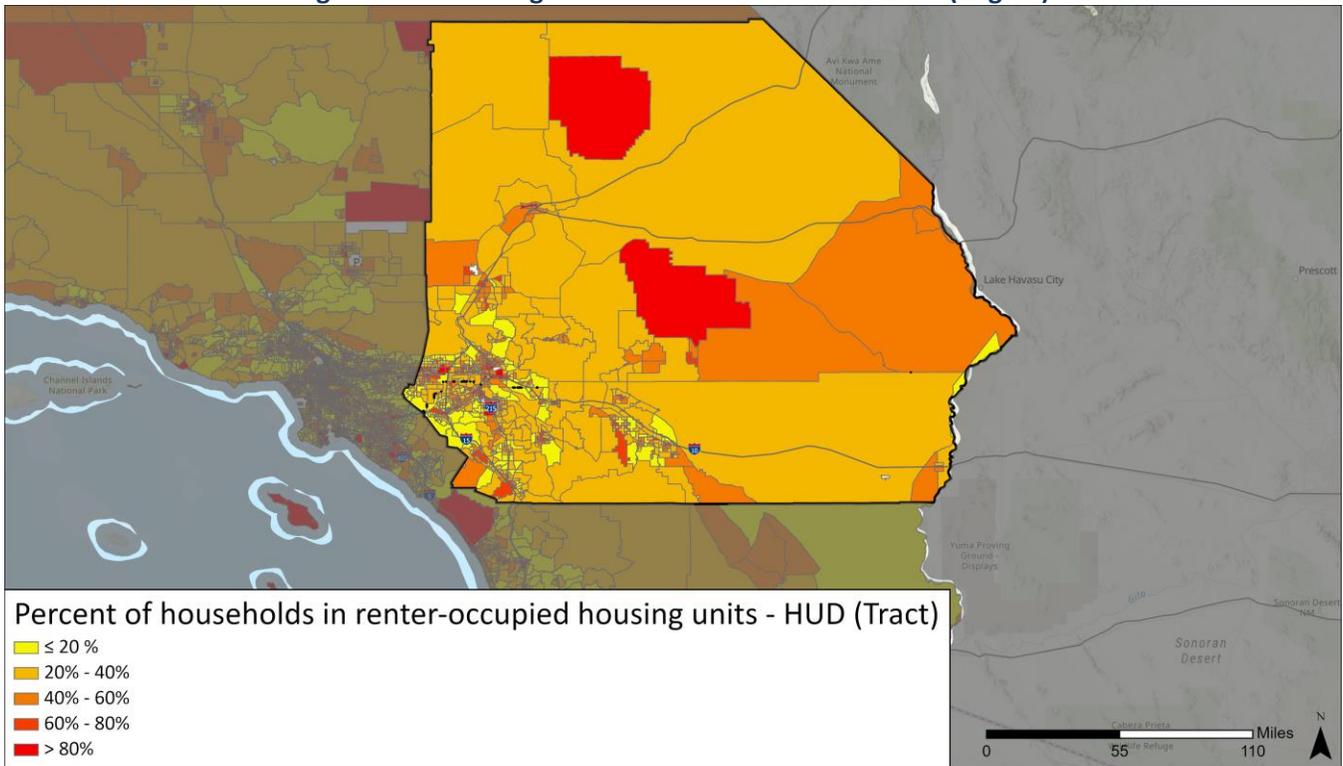
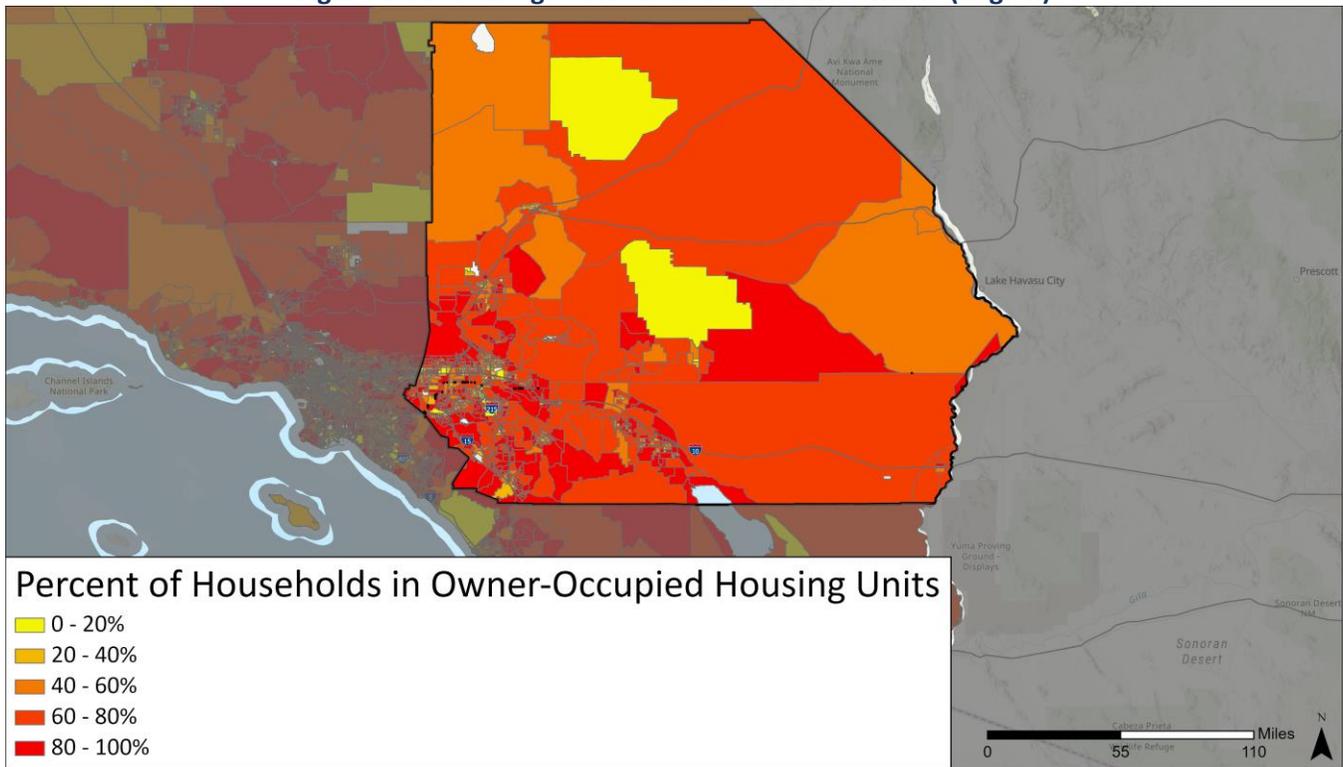


Figure 45: Percentage of Households that are Owners (Region)



Financial Characteristics

In the Jurisdiction, most households earn between \$50,000 to \$74,999 (17.0%) and \$100,000 to \$149,999 (17.6%), with the median household income being \$70,732. Most households spend \$1,000 to \$1,499 (20.2%) and \$1,500 to \$1,999 (19.7%) on monthly housing costs, with the median cost being \$1,554. A small percentage of households (3.2%) have an income of less than \$5,000, and a similar percentage (3.3%) spend less than \$300 on monthly housing costs.

In the Region, many households earn between \$50,000 to \$74,999 (17.6%) and \$100,000 to \$149,999 (17.0%), with the median household income being \$68,331. Most households spend \$1,000 to \$1,499 (21.9%) and \$1,500 to \$1,999 (20.1%) on monthly housing costs, with the median cost being \$1,482. A small percentage of households (2.9%) have an income of less than \$5,000, and a similar percentage (3.7%) spend less than \$300 on monthly housing costs.

Table 32: Annual Incomes and Costs of Occupied Housing Units (Jurisdiction)

	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Household Income						
Less than \$5,000	23,722	3.2%	12,376	2.5%	11,346	4.7%
\$5,000 to \$9,999	14,341	1.9%	6,637	1.3%	7,704	3.2%
\$10,000 to \$14,999	26,825	3.6%	12,328	2.5%	14,497	6.1%
\$15,000 to \$19,999	27,274	3.7%	14,255	2.9%	13,019	5.4%
\$20,000 to \$24,999	30,527	4.1%	15,349	3.1%	15,178	6.3%
\$25,000 to \$34,999	58,461	7.9%	31,185	6.3%	27,276	11.4%
\$35,000 to \$49,999	81,855	11.1%	46,976	9.4%	34,879	14.6%
\$50,000 to \$74,999	124,844	17.0%	80,075	16.1%	44,769	18.7%
\$75,000 to \$99,999	94,677	12.9%	67,042	13.5%	27,635	11.6%
\$100,000 to \$149,999	129,721	17.6%	102,150	20.5%	27,571	11.5%
\$150,000 or more	124,166	16.9%	108,886	21.9%	15,280	6.4%
Median household income	70,732	N/A	85,501	N/A	47,707	N/A
Monthly Housing Costs						
Less than \$300	24,574	3.3%	21,541	4.3%	3,033	1.3%
\$300 to \$499	43,707	5.9%	38,360	7.7%	5,347	2.2%
\$500 to \$799	77,243	10.5%	58,520	11.8%	18,723	7.8%
\$800 to \$999	53,241	7.2%	30,207	6.1%	23,034	9.6%
\$1,000 to \$1,499	148,930	20.2%	76,428	15.4%	72,502	30.3%
\$1,500 to \$1,999	145,240	19.7%	85,035	17.1%	60,205	25.2%
\$2,000 to \$2,499	102,144	13.9%	72,342	14.5%	29,802	12.5%
\$2,500 to \$2,999	65,553	8.9%	54,010	10.9%	11,543	4.8%
\$3,000 or more	67,180	9.1%	60,816	12.2%	6,364	2.7%
No cash rent	8,601	1.2%	N/A	N/A	8,601	3.6%
Median (dollars)	1,554	1,554	1,644	1,644	1,447	1,447

Data Sources: US Census/ACS, 2020 ACS Estimates

Table 33: Annual Incomes and Costs of Occupied Housing Units (Region)

	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Household Income						
Less than \$5,000	40,404	2.9%	18,943	2.1%	21,461	4.3%
\$5,000 to \$9,999	27,795	2.0%	10,996	1.2%	16,799	3.4%
\$10,000 to \$14,999	53,635	3.9%	21,174	2.4%	32,461	6.6%
\$15,000 to \$19,999	51,556	3.7%	24,251	2.7%	27,305	5.5%
\$20,000 to \$24,999	58,126	4.2%	26,590	3.0%	31,536	6.4%
\$25,000 to \$34,999	112,912	8.2%	55,464	6.3%	57,448	11.6%
\$35,000 to \$49,999	160,185	11.6%	86,315	9.8%	73,870	14.9%
\$50,000 to \$74,999	242,148	17.6%	148,013	16.8%	94,135	19.0%
\$75,000 to \$99,999	182,600	13.3%	125,026	14.2%	57,574	11.6%
\$100,000 to \$149,999	234,080	17.0%	181,761	20.6%	52,319	10.6%
\$150,000 or more	213,062	15.5%	183,500	20.8%	29,562	6.0%
Median household income	68,331	N/A	84,431	N/A	46,776	N/A
Monthly Housing Costs						
Less than \$300	50,358	3.7%	43,552	4.9%	6,806	1.4%
\$300 to \$499	86,653	6.3%	74,772	8.5%	11,881	2.4%
\$500 to \$799	144,725	10.5%	102,925	11.7%	41,800	8.5%
\$800 to \$999	107,743	7.8%	54,592	6.2%	53,151	10.7%
\$1,000 to \$1,499	301,500	21.9%	141,594	16.1%	159,906	32.3%
\$1,500 to \$1,999	276,438	20.1%	155,951	17.7%	120,487	24.4%
\$2,000 to \$2,499	179,175	13.0%	125,248	14.2%	53,927	10.9%
\$2,500 to \$2,999	107,572	7.8%	88,121	10.0%	19,451	3.9%
\$3,000 or more	105,341	7.7%	95,278	10.8%	10,063	2.0%
No cash rent	16,998	1.2%	N/A	N/A	16,998	3.4%
Median (dollars)	1,482	1,482	1,574	1,574	1,387	1,387

Data Sources: US Census/ACS, 2020 ACS Estimates

Physical Housing Characteristics

Most occupied housing units in the Jurisdiction are one-unit detached structures (71.3%), with a significant majority of these being owner-occupied (84.9%). The most common year of construction for housing units is between 1980 to 1999 (36.3%). Most housing units have 4 or 5 rooms (35.7%) or 6 or 7 rooms (32.1%). Many housing units have 2 or 3 bedrooms (58.4%), followed by 4 or more bedrooms (32.8%).

Like the Jurisdiction, most occupied housing units in the Region are one-unit detached structures (70.7%), with a significant majority of these being owner-occupied (86.4%). The most common year of construction for housing units is also between 1980 to 1999 (36.3%). Most housing units have 4 or 5 rooms (36.9%), or 6 or 7 rooms (32.6%) and most housing units have 2 or 3 bedrooms (60.1%), followed by 4 or more bedrooms (30.5%).

Table 34: Physical Characteristics Occupied Housing Units (Jurisdiction)

	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Units in Structure						
1, detached	524,955	71.3%	421,930	84.9%	103,025	43.1%
1, attached	34,085	4.6%	22,188	4.5%	11,897	5.0%
2 apartments	8,390	1.1%	1,297	0.3%	7,093	3.0%
3 or 4 apartments	25,129	3.4%	3,014	0.6%	22,115	9.2%
5 to 9 apartments	31,051	4.2%	1,753	0.4%	29,298	12.3%
10 or more apartments	55,376	7.5%	2,708	0.5%	52,668	22.0%
Mobile home or other	57,427	7.8%	44,369	8.9%	13,058	5.5%
Year Built						
2014 or later	24,196	3.3%	19,478	3.9%	4,718	2.0%
2010 to 2013	22,404	3.0%	15,031	3.0%	7,373	3.1%
2000 to 2009	190,505	25.9%	143,159	28.8%	47,346	19.8%
1980 to 1999	267,561	36.3%	175,982	35.4%	91,579	38.3%
1960 to 1979	156,739	21.3%	96,294	19.4%	60,445	25.3%
1940 to 1959	58,318	7.9%	37,874	7.6%	20,444	8.5%
1939 or earlier	16,690	2.3%	9,441	1.9%	7,249	3.0%
Rooms						
1 room	11,763	1.6%	2,496	0.5%	9,267	3.9%
2 or 3 rooms	71,706	9.7%	16,479	3.3%	55,227	23.1%
4 or 5 rooms	262,983	35.7%	156,249	31.4%	106,734	44.6%
6 or 7 rooms	236,024	32.1%	189,734	38.2%	46,290	19.4%
8 or more rooms	153,937	20.9%	132,301	26.6%	21,636	9.0%
Bedrooms						
No bedroom	13,317	1.8%	3,076	0.6%	10,241	4.3%
1 bedroom	51,583	7.0%	8,830	1.8%	42,753	17.9%
2 or 3 bedrooms	429,763	58.4%	281,187	56.5%	148,576	62.1%
4 or more bedrooms	241,750	32.8%	204,166	41.1%	37,584	15.7%

Data Sources: US Census/ACS, 2020 Estimates

Table 35: Physical Characteristics Occupied Housing Units (Region)

	Occupied housing units		Owner-occupied		Renter-occupied	
	Number	Percentage	Number	Percentage	Number	Percentage
Units in Structure						
1, detached	973,044	70.7%	762,244	86.4%	210,800	42.6%
1, attached	60,819	4.4%	34,602	3.9%	26,217	5.3%
2 apartments	18,927	1.4%	1,872	0.2%	17,055	3.4%
3 or 4 apartments	55,254	4.0%	5,319	0.6%	49,935	10.1%
5 to 9 apartments	55,717	4.0%	3,758	0.4%	51,959	10.5%
10 or more apartments	120,664	8.8%	4,501	0.5%	116,163	23.5%
Mobile home or other	92,078	6.7%	69,737	7.9%	22,341	4.5%
Year Built						
2014 or later	38,828	2.8%	27,804	3.2%	11,024	2.2%
2010 to 2013	34,403	2.5%	20,794	2.4%	13,609	2.8%
2000 to 2009	283,978	20.6%	204,638	23.2%	79,340	16.0%
1980 to 1999	499,236	36.3%	313,365	35.5%	185,871	37.6%
1960 to 1979	328,759	23.9%	196,606	22.3%	132,153	26.7%
1940 to 1959	153,233	11.1%	97,014	11.0%	56,219	11.4%
1939 or earlier	38,066	2.8%	21,812	2.5%	16,254	3.3%
Rooms						
1 room	22,271	1.6%	4,478	0.5%	17,793	3.6%
2 or 3 rooms	141,186	10.3%	29,208	3.3%	111,978	22.6%
4 or 5 rooms	508,259	36.9%	278,388	31.6%	229,871	46.5%
6 or 7 rooms	449,311	32.6%	352,078	39.9%	97,233	19.7%
8 or more rooms	255,476	18.6%	217,881	24.7%	37,595	7.6%
Bedrooms						
No bedroom	25,205	1.8%	5,956	0.7%	19,249	3.9%
1 bedroom	103,657	7.5%	15,733	1.8%	87,924	17.8%
2 or 3 bedrooms	827,726	60.1%	509,113	57.7%	318,613	64.4%
4 or more bedrooms	419,915	30.5%	351,231	39.8%	68,684	13.9%

Data Sources: US Census/ACS, 2020 Estimates

Sale Prices and Rental Costs

In the Jurisdiction, there has been a noticeable decline in the number of housing units with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022. Conversely, housing units with asking prices ranging from \$50,000 to \$59,999 and \$90,000 to \$99,999 have seen an increase during the same period. The number of housing units with asking prices between \$1,500,000 to \$1,999,999 has remained relatively stable from 2020 to 2022. Similarly, there has been a decrease in the number of housing units in the Region with asking prices under \$10,000 and between \$20,000 to \$24,999 from 2020 to 2022. The number of housing units with asking prices ranging from \$40,000 to \$49,999 remained stable during the same period. The number of housing units with asking prices between \$1,500,000 to \$1,999,999 saw a decrease from 2020 to 2022.

Table 36: Asking Prices of Homes for Sale (Jurisdiction/Region)

Asking Price of Homes for Sale	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	17	0	68	50
\$10,000 to \$14,999	39	29	68	57
\$15,000 to \$19,999	21	29	68	78
\$20,000 to \$24,999	52	0	182	85
\$25,000 to \$29,999	79	71	115	71
\$30,000 to \$34,999	102	19	102	60
\$35,000 to \$39,999	51	36	159	67
\$40,000 to \$49,999	242	148	269	253
\$50,000 to \$59,999	126	255	140	255
\$60,000 to \$69,999	91	49	427	99
\$70,000 to \$79,999	107	123	545	334
\$80,000 to \$89,999	153	96	196	255
\$90,000 to \$99,999	42	144	194	336
\$100,000 to \$124,999	319	85	501	313
\$125,000 to \$149,999	289	71	558	189
\$150,000 to \$174,999	395	364	655	508
\$175,000 to \$199,999	247	201	640	265
\$200,000 to \$249,999	800	512	1,894	1,036
\$250,000 to \$299,999	1,188	531	2,268	1,272
\$300,000 to \$399,999	2,473	1,580	4,485	3,127
\$400,000 to \$499,999	2,380	2,633	3,358	3,845
\$500,000 to \$749,999	1,461	2,902	2,282	4,739
\$750,000 to \$999,999	528	688	796	1,034
\$1,000,000 to \$1,499,999	299	398	517	591
\$1,500,000 to \$1,999,999	150	142	150	221
\$2,000,000 or more	201	303	278	397

Data Source: US Census/ACS

In the Jurisdiction, there has been a downward trend in the number of housing units valued at the lower end of the spectrum, specifically those less than \$10,000, between \$10,000 to \$14,999, and \$20,000 to \$24,999.

On the other hand, there has been an upward trend for units valued between \$50,000 to \$59,999 and \$90,000 to \$99,999. The high-end market, specifically units valued at \$1,000,000 to \$1,499,999 and \$2,000,000 or more, has also seen an increase.

Looking at the Region, a similar pattern emerges. There has been a decrease in the number of housing units valued at the lower end, as in the Jurisdiction.

The Region's market has seen an increase in units valued at \$50,000 to \$59,999. The high-end market in the Region, much like the Jurisdiction, has also seen an increase in units valued at \$1,500,000 to \$1,999,999 and \$2,000,000 or more.

Table 37: Housing Value - 2020 versus 2022 (Jurisdiction/Region)

Housing Value	Jurisdiction		Region	
	2020	2022	2020	2022
Less than \$10,000	5,696	5,126	10,098	9,721
\$10,000 to \$14,999	2,321	1,963	4,045	3,579
\$15,000 to \$19,999	2,272	1,649	4,163	3,106
\$20,000 to \$24,999	2,778	2,545	4,989	4,763
\$25,000 to \$29,999	2,516	2,190	4,339	3,757
\$30,000 to \$34,999	2,155	1,945	3,785	3,435
\$35,000 to \$39,999	1,794	1,664	3,035	2,942
\$40,000 to \$49,999	3,671	4,178	7,082	6,962
\$50,000 to \$59,999	3,286	4,524	6,715	8,128
\$60,000 to \$69,999	2,881	2,312	5,822	4,718
\$70,000 to \$79,999	2,621	2,173	5,372	4,504
\$80,000 to \$89,999	3,414	2,660	6,445	5,106
\$90,000 to \$99,999	2,011	2,302	4,340	4,604
\$100,000 to \$124,999	7,995	6,335	16,650	12,080
\$125,000 to \$149,999	6,062	4,341	12,374	8,589
\$150,000 to \$174,999	13,269	6,198	25,362	11,836
\$175,000 to \$199,999	11,498	6,037	23,140	11,391
\$200,000 to \$249,999	36,820	20,820	74,119	41,956
\$250,000 to \$299,999	50,004	28,105	91,369	56,809
\$300,000 to \$399,999	125,663	83,539	212,772	155,138
\$400,000 to \$499,999	96,137	105,478	163,450	181,787
\$500,000 to \$749,999	83,796	154,046	142,796	260,340
\$750,000 to \$999,999	15,826	41,570	30,318	73,832
\$1,000,000 to \$1,499,999	6,896	13,640	10,977	24,819
\$1,500,000 to \$1,999,999	2,411	3,366	3,174	5,138
\$2,000,000 or more	3,466	5,115	5,302	7,886

Data Source: US Census/ACS, 2020 and 2022 Estimates

Table 38 provides data over the changes in gross rent from 2020 to 2022. In the Jurisdiction, there was a slight decrease in the percentage of occupied units paying less than \$500 and between \$500 to \$999 in rent.

However, there was an increase in the percentage of units paying between \$2,000 to \$2,499, \$2,500 to \$2,999, and \$3,000 or more. The median rent also increased from \$1,447 in 2020 to \$1,711 in 2022.

Looking at the Region, a similar pattern emerges. There was a decrease in the percentage of occupied units paying less than \$500 and between \$500 to \$999 in rent.

Conversely, the Region's market has seen an increase in units paying between \$2,000 to \$2,499, \$2,500 to \$2,999, and \$3,000 or more. The median rent has also increased from \$1,387 in 2020 to \$1,643 in 2022.

Table 38: Gross Rent - 2020 versus 2022 (Jurisdiction/Region)

	Jurisdiction, 2020	Jurisdiction, 2022	Region, 2020	Region, 2022
Occupied units paying rent	230,553	227,927	477,472	476,242
Less than \$500	3.6%	2.9%	3.9%	3.0%
\$500 to \$999	18.1%	11.7%	19.9%	12.3%
\$1,000 to \$1,499	31.4%	24.5%	33.5%	27.1%
\$1,500 to \$1,999	26.1%	25.9%	25.2%	26.5%
\$2,000 to \$2,499	12.9%	19.4%	11.3%	17.8%
\$2,500 to \$2,999	5.0%	9.0%	4.1%	7.9%
\$3,000 or more	2.8%	6.6%	2.1%	5.3%
Median (dollars)	1,447	1,711	1,387	1,643
No rent paid	8,601	8,228	16,998	16,736

Data Source: US Census/ACS

In the Jurisdiction, the rent for all types of housing units has increased. For instance, the rent for an efficiency unit increased from \$826 in 2022 to \$875 in 2023. Similarly, the rent for a one-bedroom unit rose from \$986 to \$1,030, and so on for other units. The Region saw an increase in the rent for all types of housing units from 2022 to 2023. For example, the rent for an efficiency unit increased from \$1,062 in 2022 to \$1,281 in 2023.

Table 39: Fair Market Rent - 2022 versus 2023 (Jurisdiction/Region)

Housing Unit Type	Jurisdiction, 2022	Jurisdiction, 2023	Region, 2022	Region, 2023
Efficiency	\$826	\$875	\$1,062	\$1,281
1 bedroom	\$986	\$1,030	\$1,202	\$1,389
2 bedroom	\$1,232	\$1,289	\$1,509	\$1,751
3 bedroom	\$1,717	\$1,789	\$2,065	\$2,376
4 bedroom	\$2,132	\$2,216	\$2,542	\$2,922

Data Source: 2023 HUD Fair Market Rent

Homeownership – Private Sector Practices

Equal access and choice in housing, or what is commonly known as fair housing opportunity, is covered by federal and state statutes, regulations, and court decisions that prohibit discrimination in the rental, sale, negotiation, advertisement, or occupancy of housing based on one or more protected classes.

The twin goals of nondiscrimination and integration in housing are achieved through the actions of buyers, sellers, landlords, tenants, real estate agents, apartment associations, homeowner associations, condominium boards, insurers, builders, lenders, appraisers, home inspectors, cities, community benefit organizations, and the courts. This chapter provides an overview of the private sector housing industry in Riverside County and its interrelationship with fair housing services.

Home Purchase Process

When purchasing a home, a potential buyer must go through a multi-step process, which can include searching advertisements, obtaining a loan, and working with a real estate agent. One of the main challenges in buying a home is the process by which an individual or family must acquire the property.

The time required to find a home, the major legal and financial implications surrounding the process, the number of steps required, and financial issues to be considered can be overwhelming to many home

buyers. Throughout this time-consuming and costly process, fair housing issues can surface in many ways.

Discriminatory practices in the home buying process can occur through the:

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

Advertising for home purchases appears in magazines, newspapers, or on the internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can intentionally or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service,¹ real estate agents, and brokers accountable for discriminatory ads.

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

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

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

A selection of 20 real estate advertisements in Riverside County in 2024 were reviewed for potential discriminatory language in listings of for-sale homes. The table shows the results. Out of the 20 advertisements reviewed for discriminatory language, none of the listings contained any discriminatory language. Importantly, no listings were found to contain potentially discriminatory language related to income, disability, household size or family status, or religion.

¹ Multiple Listing Services are private databases that are created, maintained and paid for by real estate professionals to help their clients buy and sell property. National Association of Realtors, accessed July 20, 2024, <https://www.nar.realtor/mls-online-listings/multiple-listing-service-mls-what-is-it#:~:text=An%20MLS%20is%20a%20private,they%20were%20trying%20to%20sell.>

This is a positive indication of adherence to fair housing laws and regulations in these listings. However, it is crucial to continue monitoring and addressing any form of discrimination to ensure equal housing opportunities for all.

Table 40: Potentially Discriminatory Language in Listing of For-Sale Homes (Jurisdiction)

Discrimination Type	# of Listings	Potentially Discriminatory Language
No Discriminatory Language	20	N/A
Income Related	0	N/A
Disability Related	0	N/A
Household Size/Family Related	0	N/A
Religion Related	0	N/A

Data Source: Realtor.com

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

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

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

Appraisals. Banks order appraisal reports to determine whether a property is worth the amount of the loan requested. Generally, appraisals are based on sale prices of comparable properties in the surrounding neighborhood of the subject property. Other factors are also considered, such as the age of the structure, improvements made, and location.

Homes in some neighborhoods with higher concentrations of minorities and poverty may appraise lower than properties of similar size and quality in neighborhoods with lower concentrations of minorities or low-income households.

Taking these factors into consideration when valuing a property in an appraisal causes the arbitrary lowering of property values and restricts the amount of equity and capital available to not only the potential home buyer but also the current owners in the neighborhood. Disparate treatment in appraisals is difficult

to prove since individual appraisers have the latitude within the generally accepted appraisal practices to influence the outcome of the appraisal by factoring in subjective opinions.

Agents. Finding a real estate agent is normally the next step in the home buying process. The agent will find the home for the prospective buyer that best fits their needs, desires, and budget based on the amount they are qualified for by the lender.

Real estate agents may also intentionally or unintentionally discriminate by steering a potential buyer to neighborhoods, encouraging the buyer to investigate certain areas, or failing to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

Sellers. Even if a real estate agent is following fair housing practices, the current occupant (seller) may not want to sell his or her home to certain purchasers protected under fair housing laws or they may want to accept offers only from a preferred group. Oftentimes, sellers are present when agents show properties to potential buyers and sellers may develop certain biases based upon this contact.

The Residential Listing Agreement and Seller's Advisory forms that sellers must sign disclose their understanding of fair housing laws and practices of discrimination. However, preventing this type of discrimination is difficult because a seller may have multiple offers and choose one based on bias.

Insurance. Insurance agents have underwriting guidelines that determine whether a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies, called redlining. Some states require companies to file the underwriting guidelines with their state Department of Insurance, making the information public.

Many insurance companies have traditionally applied strict guidelines, such as not insuring older homes, which disproportionately affect lower-income and minority households that can only afford to buy homes in older neighborhoods. A California Department of Insurance survey found that less than 1 percent of the homeowner's insurance available in California is currently offered free from tight restrictions. The department also found that many urban areas are underserved by insurance agencies.

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

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

Mortgage Interest Rates and Fees. A key component to securing a home loan is the interest rate and fees associated with the loan. In 2015, *The Journal of Real Estate Finance and Economics* published an

article titled “Racial Discrepancy in Mortgage Interest Rates.”² Rather than focusing on racial discrimination in loan origination, the study focused on whether black applicants were more likely to be charged higher interest rates than their white counterparts.

The authors considered a number of variables: race, when the mortgage was originated, type of loan (adjustable rate mortgage or fixed), loan-to-value ratios, whether the loan was purchase-money or refinance, debt-to-income ratios of the borrowers, net wealth, liquid worth, whether the borrower had been rejected on a credit application in the last five years, whether the borrower had ever filed for bankruptcy, age of the household head at time of application, education level of borrower, and shopping behavior (whether borrower searched for a lender or relied on a referral from a friend or family member).

According to the authors, the statistics they used suggested clear differences between black and white borrowers in almost every respect. However, when accounting for these differences, the researchers found that “black borrowers on average pay about 29 basis points more than comparable white borrowers.”

Additionally, even among African American borrowers, there is disparity based on gender. “The results suggest that, while the racial disparity in mortgage rates is widespread between black and white borrowers, it is the more financially vulnerable black women who suffer the most. The excessive premium this group of women must pay for long term credit is almost certainly going to put them into even more vulnerable financial conditions in the long run.”

Lending Outcomes. This section summarizes lending activity in Riverside County – the most recent available dataset from the CRA. The CRA requires the Federal Reserve and other federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods. The only bank assessed by the CRA in the most current year was Provident Savings Bank, which was given a score of “Satisfactory.”

Table 41 provides a breakdown of the loan types, purposes of loan applications, actions by the lender, demographics of loan applicants, and income levels of applicants for Provident Savings Bank, FSB in Riverside County.

In terms of loan types, all applicants opted for conventional loans. Regarding the purpose of the loans, most of the applicants, about 65.84 percent, applied for refinancing, while 34.16 percent applied for purchase. No applications were submitted for home improvement or other purposes. As for the lender’s actions, more than half of the applications, 56.58 percent, were originated. However, about 29.89 percent of the applications were denied. A small percentage, 12.10 percent, were withdrawn, and 1.07 percent were left incomplete.

Looking at the demographics of the loan applicants, the majority were White, accounting for 38.79 percent of the applicants. This was followed by Asian applicants at 12.10 percent, and Hispanic applicants at 11.39 percent. A small percentage, 2.14 percent, were Black. About 29.54 percent of the applicants did not disclose their race. In terms of income levels, most of the applicants fell into the Unknown/NA category, accounting for 52.31 percent. The next largest group was the Upper income level, comprising

² Cheng, Ping and Lin, Zhenguo and Liu, Yingchun, “Racial Discrepancy in Mortgage Interest Rates,” 2014, *Journal of Real Estate Finance and Economics*, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2443694.

42.35 percent of the applicants. Only a small fraction of applicants fell into the Low, Moderate, and Middle income levels.

Table 41: Loan Summary of Provident Savings Bank, FSB (Jurisdiction)

	Number of Applicants	Percentage of Applicants
Loan Type		
Conventional	54	100.00%
FHA	0	0
VA	0	0
FSA/RHS	0	0
Total	54	100.00%
Purpose of Loan Applied For		
Purchase	22	34.16%
Home Improvement	0	0
Refinance	32	65.84%
Other	0	0
NA	0	0
Invalid	0	0
Total	54	100.00%
Action by Lender		
Originated	30	56.58%
Denied	16	29.89%
Rejected by Applicant	0	0
Withdrawn	7	12.10%
Incomplete	1	1.07%
Purchased	0	0
Preapproval Denied	0	0
Preapproval Rejected	0	0
Invalid	0	0.36%
Total	54	100.00%
Demographics of Loan Applicants		
White	21	38.79%
Black	1	2.14%
Hispanic	6	11.39%
Asian	7	12.10%
Native American	0	0
Hawaiian	0	0
Multi Race	0	0
Unknown	3	5.69%
NA	16	29.54%
Invalid	0	0.35%
Total	54	100.00%
Income Level of Applicants		
Low	0.5	0.71%
Moderate	0.5	0.71%
Middle	2	3.91%
Upper	23	42.35%
Unknown/NA	28	52.31%
Invalid	0	0.01%
Total	54	100.00%

Data Sources: LendingPatterns.com

Rental Housing Process

When searching for a home to rent, the process is somewhat like home purchase but does not require the same outlay of cash. Renting can involve steps including searching advertisements, viewing rental units, undergoing credit checks, and paying security deposits.

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

While the process of renting an apartment or home may be less expensive and burdensome up-front than the home-buying process, it may still be just as time-consuming; further, potential renters may still face discrimination during various stages of the rental process. Some of the more notable ways in which tenants may face discriminatory treatment are highlighted below.

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

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

21 listings for rental units in Riverside County were analyzed for discriminatory language in 2023. 17 were found to contain no discriminatory language. However, there were a few instances where potentially discriminatory language was identified.

In two listings, income-related discriminatory language was found. This included phrases like “satisfactory credit and rental history,” “subjecting applicants to credit, criminal, and rental history checks,” “Section 8 is not accepted,” “no bankruptcies allowed in the past 3 years,” and “requiring 3 times the rent in gross income.”³ These phrases could potentially exclude certain groups of people based on their income or financial status.

³ Section 8, now called the Housing Choice Voucher Program, is “the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.” US Department of Housing and Urban Development, accessed July 21, 2024, https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

One listing contained disability-related discriminatory language, specifically stating “No pets allowed.” This could potentially discriminate against individuals with service animals. Lastly, one listing contained religion-related discriminatory language, stating “Christian home.” This could potentially exclude individuals based on their religious beliefs.

Table 42: Potentially Discriminatory Language in Rental Listing (Jurisdiction)

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	17	N/A
Income Related	2	Satisfactory credit and rental history, credit, criminal, and rental history checks, Section 8 is not accepted, no bankruptcies allowed in the past 3 years, and requiring 3 times the rent in gross income.
Disability Related	1	Stating "No pets allowed."
Household Size/Family Related	0	N/A
Religion Related	1	Stating "Christian home."

Data Source: Realtor.com

Viewing the Unit. Viewing the unit is the most obvious place in the process where potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, judge on appearance whether a potential renter is reliable, or violate any rules or make any other subjective judgments based on personal characteristics.

For example, if a student is wearing a T-shirt with a rap artist on the front, a landlord may suspect that the renter might play loud music disturbing to other tenants. If a prospective tenant arrives with many children, the landlord may be concerned that the children may disturb other renters. The prospective tenant may have an accent or wear religious symbols or jewelry which may again play into the decision to rent the unit.

Qualifying for the Lease. Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history and salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent a home.

An initial payment consisting of first and last months’ rent and security deposit are typically required. To deter “less-than-desirable” tenants, a landlord may ask for an initial payment or security deposit higher than for others. Tenants may also face differential treatment when vacating the unit. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear.

Throughout the region, there are more applicants for every available unit than ever before. Therefore, landlords who wish to do so have more cover for discrimination when choosing whom to rent to. More total applicants means there is a larger quantity of qualified applicants, and the potential for discrimination arises when the landlord must decide between multiple qualified candidates of different demographics.

The Lease. Most apartments are rented under either a lease agreement or a month-to-month rental agreement, both of which have advantages and disadvantages for both landlords and tenants. Some tenants see a lease as more favorable for two reasons: the tenant is assured of the right to live there for a specific period and the tenant has an established rent during that period. However, some tenants prefer the flexibility given by a month-to-month tenancy.

The lease agreement usually includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements, and there are rights and responsibilities on both sides of the contract. Typically, the rental agreement is a standard form for all units in the same building. However, enforcement of rules contained in the lease agreement may not be standard. A landlord may choose to strictly enforce rules for certain tenants based on their race/ethnicity, children, or a disability, all of which raise fair housing concerns.

Rental Housing Services. Riverside County has contracted with the Fair Housing Council of Riverside County (FHCRC) to provide fair housing and related services.

Established in 1986, the FHCRC is a private, nonprofit, and community-based organization that implements the following fair housing programs for communities throughout Riverside County:

- **Fair Housing (Anti-Discrimination) Services:** Educational workshops, outreach to the community, and investigation of discrimination complaints from residents. Complainants are ultimately provided with fair housing education, counseling, referral to the state Department of Fair Employment and Housing, HUD or a private attorney.
- **Landlord-Tenant Services:** Education, counseling, and mediation to both landlords and tenants to resolve disputes concerning a host of common issues impacting the business relationship between tenants and landlords. Common issues to be addressed include eviction, occupancy standards, repairs, deposits, lease/rental terms, rental assistance, rent increases, habitability, and notices.
- **Housing Counseling Services:** Pre-purchase workshops, mortgage delinquency and default resolution counseling, pre-purchase counseling, rental housing counseling, and services for homeless counseling or referrals.
- **Training for Real Estate Professionals:** Training workshops for landlords, managers, and owners in the following areas: Landlord/Tenant issues, First-Time Homebuyer, Foreclosure Prevention, and Fair Housing Laws.

Real Estate Agents

A real estate agent is a licensed professional who facilitates property transactions, acts as an intermediary between buyers and sellers, and represents their interests during negotiations. Real estate agents typically earn compensation through a commission, which is a percentage of the final sale price. Their income varies based on the volume and size of the deals they successfully close. In many states, real estate agents collaborate with real estate brokers—experienced professionals who have undergone additional training and hold licenses—to enhance their expertise and provide comprehensive services to clients.

Home Purchases. Many agencies are involved in overseeing real estate industry practices and the practices of the agents involved. A portion of this oversight involves ensuring that fair housing laws are understood and followed within the home purchasing process.

The following organizations have limited oversight within the real estate market, and some of their policies, practices, and programs are described.

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

Realtors subscribe to the NAR's Code of Ethics, which imposes obligations upon Realtors regarding their active support for equal housing opportunity. Article 10 of the NAR Code of Ethics provides that "Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons based on race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not print, display, or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin."

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

- **California Association of Realtors (CAR).** CAR is a trade association of 92,000 realtors statewide. As members of CAR, Realtors subscribe to a strict code of ethics. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and meetings typically include sessions on fair housing issues. It also maintains fair housing and ethics information on its website.
- **California Department of Real Estate (DRE).** The DRE is the licensing authority for real estate brokers and salespersons. The DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that enables an agent to identify and avoid discriminatory practices when providing real estate services.

The DRE investigates written complaints received from the public alleging possible violations of the Real Estate Law or the Subdivided Lands Law by licensees or subdividers. The DRE also monitors real estate licensees conducting business as mortgage lenders and mortgage brokers. If an inquiry substantiates a violation, the DRE may suspend or revoke a license, issue a restricted license, or file an Order to Desist and Refrain. Violations may result in civil injunctions, criminal

prosecutions, or substantial fines. The DRE publishes a monthly list of names of persons and businesses that have been conducting real estate activities without a license.

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

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

Rentals. Many agencies oversee the apartment rental process and related practices. This oversight includes ensuring that fair housing laws are understood and complied with.

The following organizations have limited oversight within the rental housing market, and some of their policies are described:

- **California Apartment Association.** This is the country's largest statewide trade association for rental property owners and managers. Incorporated in 1941 to serve rental property owners and managers throughout California, the association represents rental housing owners and professionals who manage more than 1.5 million rental units. The California Apartment Association developed the California Certified Residential Manager program to provide a comprehensive series of courses geared toward improving the approach, attitude, and professional skills of on-site property managers and other interested individuals. The California Certified Residential Manager program consists of 31.5 hours of training that includes fair housing and ethics along with other courses.
- **National Association of Residential Property Managers (NARPM).** The NARPM promotes standards of business ethics, professionalism, and fair housing practices in the residential property management field. The NARPM is an association of real estate professionals experienced in managing single-family and small residential properties. In addition, the NARPM certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education. NARPM offers three professional designations: Residential Management Professional, RMP, Master Property Manager, MPM, and Certified Residential Management Company, CRMC. These certifications require educational courses in fair housing.