# Analysis of Impediments to Fair Housing Choice 2025-2029

FONTANA
CALIFORNIA

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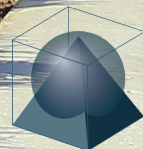
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# I.   Executive Summary

The City of Fontana is located in San Bernardino County, approximately 50 miles east of Los Angeles. Fontana is bisected by major transportation routes, including Interstate 10, which runs east-west, and Interstate 15, which runs north-south. Incorporated in 1952, Fontana's history is rooted in agriculture and steel manufacturing. Over the past several decades, the City has experienced rapid growth and urbanization, transforming into a diverse community with significant industrial, commercial, and retail employment opportunities. Fontana also provides a variety of public programs, recreational facilities, parks, and cultural amenities for its residents. As of the 2020 Census, Fontana had a population of 212,704, with 68.49% identifying as Hispanic, 14.02% White non-Hispanic, 7.99% Black, and 6.72% Asian or Pacific Islander (AAPI).

As a U.S. Department of Housing and Urban Development (HUD) Entitlement Jurisdiction, Fontana is required to prepare and adopt a Consolidated Plan (Con Plan). As part of the Con Plan, the City prepares an Analysis of Impediments to Fair Housing Choice (AI) to identify fair housing issues, contributing factors, and goals to affirmatively further fair housing. Affirmatively furthering fair housing means taking meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. This duty extends to all of Fontana's housing and urban development activities and programs.

A fair housing issue is a condition within the City that restricts fair housing choice or access to opportunity. Such issues can include ongoing local or regional segregation, racially or ethnically concentrated areas of poverty (R/ECAPs), disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination related to housing. Fontana analyzed data on demographics, segregation/integration, R/ECAPs, disparities in access to opportunity, and housing needs, using data from the U.S. Census Bureau American Community Survey (ACS) 2016–2020 estimates, HUD's AFFH Data and Mapping Tool, and the City's 2021–2029 Housing Element.

The data analysis revealed several fair housing issues, including:

- Concentrations of racial/ethnic groups in Central, South, East, and Northwest Fontana.
- Racially/ethnically concentrated areas of poverty in Central Fontana.
- Disparities in access to high-performing schools, employment, and environmentally healthy neighborhoods for Hispanic and low-income residents.
- Disproportionate housing problems for American Indian and Alaska Native, Asian, Pacific Islander, and Black/African American households in different income ranges.
- Disparities in access to homeownership for Black, Hispanic, and Native American households.

The City has identified contributing factors (**in bold below**) and established the following fair housing goals to address these factors and affirmatively further fair housing:

- **Lending Discrimination** – The City will monitor HMDA data and affirmatively market the availability of first-time homebuyer assistance programs that provide down payment assistance to low- and moderate-income homebuyers. The City will also provide written outreach to lending institutions regarding the City's commitment to eliminate racial discrimination in lending patterns; encourage attendance of all staff at Inland Fair Housing and Mediation Board (IFHMB) workshops; and provide flyers regarding FTHB education, including IFHMB's FAQ on the City's website.
- **Discrimination Based on Disability** – The City will continue working with their contracted fair housing service provider to provide recommendations of properties believed to be discriminatory in their practices as information is received; facilitate accessibility reviews of multi-family properties; and distribute design and construction information to all who inquire about building permits.
- **Fair Housing Education** – The City will continue working with IFHMB to provide opportunities for conducting Fair Housing workshops in the City and providing IFHMB outreach materials as a part the City's newsletter and utility bill mailings. The City will also encourage collaboration with local realtors; provide recurring education to members of the Inland Valleys Association of Realtors; offer no-cost Fair Housing workshops; and develop a fair housing FAQ for the City's website.
- **Transit Access** – To increase transit access, the City will continue to build and expand public transportation opportunities servicing the Falcon Ridge / Summit Avenue Job Center and the Southwest Industrial / Jurupa Hills Job Centers.
- **Reasonable Accommodation** – The City will analyze existing land use controls, building codes, and permit and processing procedures to determine constraints they impose on the development, maintenance, and improvement of housing for persons with disabilities. Based on its findings, the City will develop a policy for reasonable accommodation to provide relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities. The procedures shall include the process for requesting accommodation, a timeline for processing and appeals, criteria for determining whether a requested accommodation is reasonable, and ministerial approval for minor requests.
- **Public Investment in Specific Neighborhoods** – The City of Fontana has identified a total of 8 sites to accommodate future housing in a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) area. The 8 sites estimate a total of 216 potential units, 151 of which are estimated to be affordable to lower income households. The City recognizes the unique needs of R/ECAP areas will schedule at least two (2) targeted outreach meetings in the designated R/ECAP area to better understand community needs as they are related to housing. The City will work with interested developers to support affordable housing options in the R/ECAP area with a focus on quality design and access to economic and educational resources.
- **Availability of Affordable Housing** – The City will seek to increase affordable housing options for lower income residents across the City. The City's strategy will take an aggressive approach to promote affordable housing in higher resource areas and will meeting with local and regional stakeholders to increase the feasibility and development of affordable housing. The City will streamline

affordable housing projects, and provide additional incentives when funding is available. Additionally, the City will work with developer to potentially utilize the existing Inclusionary Ordinance.

- **Access to Proficient Education** – The City has identified parcels adjacent to local schools for housing opportunities. Additionally, with the Fontana Unified School Districts support, parcels owned by FUSD have been identified near schools for rezone to increase density. The City will support housing opportunities adjacent to educational institutions and schools in order to decrease challenges related to access and commuting. The City will partner with FUSD annually to gather insight via community outreach about key housing and economic needs of FUSD families and students.

## II.  Fair Housing Analysis
### A.  Demographic and Housing Summary

Describe demographic patterns in Fontana and region, and describe trends over time (since 1990).

**Demographic Overview**

Table 1 provides demographic information for the population of Fontana and the region, which is defined by HUD as the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (MSA). Table 2 provides demographic trends over time for Fontana and the Riverside-San Bernardino-Ontario region, dating back to 1990. The data is from the Census Bureau's American Community Survey.

**Race/Ethnicity**

Fontana has a total population of 212,704. The region has a population of 4,600,396. Fontana has a population where the majority (68.49%) identify as Hispanic. White non-Hispanic residents account for 14.02%, followed by 7.99% Black non-Hispanic, 6.72% AAPI non-Hispanic, and smaller proportions of other groups. The regional demographic distribution is similar but with a lower percentage of Hispanic residents (51.46%) and a higher proportion of White non-Hispanic individuals (31.17%).

Table 2 shows demographic trends since 1990. In Fontana, the Hispanic population has grown substantially from 36.11% in 1990 to 68.49% currently. The White non-Hispanic population has declined from 51.39% in 1990 to 14.02%. The Black and Asian populations have grown but remain smaller in proportion. The regional trends mirror these shifts, with a decline in the White non-Hispanic population and an increase in Hispanic and Asian populations.

**National Origin**

A significant portion of Fontana's foreign-born population originates from Mexico (16.99%), followed by the Philippines, El Salvador, and Guatemala. The region shows similar trends, with Mexico as the most common country of origin (12.08%).

Since 1990, the percentage of foreign-born residents in Fontana has increased from 15.52% to 25.99%. The region follows a similar pattern, with foreign-born individuals rising from 13.93% in 1990 to 21.10% currently.

**Limited English Proficiency (LEP)**

In Fontana, 22.11% of residents have limited English proficiency, with Spanish as the predominant language spoken (18.00%). The region shows similar trends but with a lower percentage (14.90%) of LEP individuals.

Over time, the number of LEP residents in Fontana increased significantly from 11.45% in 1990 to 26.83% in 2010 but has since declined to 22.11%. The regional trend follows a similar trajectory.

**Age Distribution**

Fontana has a younger population than the region, with 28.91% under 18, 62.87% aged 18-64, and 8.22% aged 65+. In contrast, the region has a slightly older population, with 13.09% of residents aged 65 and above.

Since 1990, the percentage of Fontana residents aged 65+ has increased from 5.97% to 8.22%, while the proportion of those under 18 has declined from 35.32% to 28.91%. The region exhibits a similar aging trend.
Families with Children

**Families with Children**

In Fontana, 44.89% of families have children. This is higher than the regional percentage of families with children, which is 33.55%. Since 1990, the proportion of families with children has declined in both Fontana and the region.

## Table 1 – Demographics

| Race/Ethnicity | (Fontana, CA CDBG) Jurisdiction | | | (Riverside-San Bernardino-Ontario, CA) Region | | |
|---|---|---|---|---|---|---|
| | | # | % | | # | % |
| White, Non-Hispanic | | 29,816 | 14.02% | | 1,434,109 | 31.17% |
| Black, Non-Hispanic | | 16,994 | 7.99% | | 314,817 | 6.84% |
| Hispanic | | 145,677 | 68.49% | | 2,367,559 | 51.46% |
| Asian or Pacific Islander, Non-Hispanic | | 14,289 | 6.72% | | 327,029 | 7.11% |
| Native American, Non-Hispanic | | 467 | 0.22% | | 16,204 | 0.35% |
| Two or More Races, Non-Hispanic | | 4,934 | 2.32% | | 129,471 | 2.81% |
| Other, Non-Hispanic | | 518 | 0.24% | | 11,207 | 0.24% |
| **National Origin** | | | | | | |
| #1 country of origin | Mexico | 36,128 | 16.99% | Mexico | 555,948 | 12.08% |
| #2 country of origin | Philippines | 3,917 | 1.84% | Philippines | 69,345 | 1.51% |
| #3 country of origin | China Incl. Taiwan | 1,515 | 0.71% | El Salvador | 31,970 | 0.69% |
| #4 country of origin | El Salvador | 2,468 | 1.16% | Guatemala | 24,562 | 0.53% |
| #5 country of origin | Guatemala | 1,978 | 0.93% | China Incl. Taiwan | 41,930 | 0.91% |
| #6 country of origin | Vietnam | 1,078 | 0.51% | Vietnam | 22,759 | 0.49% |
| #7 country of origin | Korea | 524 | 0.25% | Egypt | 6,135 | 0.13% |
| #8 country of origin | India | 690 | 0.32% | India | 15,791 | 0.34% |
| #9 country of origin | Canada | 118 | 0.06% | Syria | 3,720 | 0.08% |
| #10 country of origin | Peru | 244 | 0.11% | Korea | 16,950 | 0.37% |
| **Limited English Proficiency (LEP) Language** | | | | | | |
| #1 LEP Language | Spanish or Spanish Creole | 38,293 | 18.00% | Spanish or Spanish Creole | 514,327 | 11.18% |
| #2 LEP Language | Tagalog | 1,224 | 0.58% | Chinese | 23,565 | 0.51% |
| #3 LEP Language | Chinese | 1,100 | 0.52% | Tagalog | 17,869 | 0.39% |
| #4 LEP Language | Arabic | 538 | 0.25% | Vietnamese | 13,764 | 0.30% |
| #5 LEP Language | Vietnamese | 359 | 0.17% | Korean | 11,881 | 0.26% |
| #6 LEP Language | Korean | 302 | 0.14% | Arabic | 7,032 | 0.15% |
| #7 LEP Language | Thai | 226 | 0.11% | Other Pacific Island languages | 5,260 | 0.11% |
| #8 LEP Language | Other Indic languages | 222 | 0.10% | Other Indic languages | 4,021 | 0.09% |
| #9 LEP Language | African languages | 186 | 0.09% | Thai | 3,192 | 0.07% |
| #10 LEP Language | Persian | 183 | 0.09% | Mon-Khmer, Cambodian | 3,123 | 0.07% |
| **Disability Type** | | | | | | |
| Hearing difficulty | | 5,237 | 2.46% | | 145,259 | 3.16% |
| Vision difficulty | | 4,841 | 2.28% | | 106,561 | 2.32% |
| Cognitive difficulty | | 7,776 | 3.66% | | 195,626 | 4.25% |
| Ambulatory difficulty | | 8,813 | 4.14% | | 272,303 | 5.92% |
| Self-care difficulty | | 3,980 | 1.87% | | 116,293 | 2.53% |
| Independent living difficulty | | 6,910 | 3.25% | | 195,902 | 4.26% |
| **Sex** | | | | | | |
| Male | | 106,112 | 49.89% | | 2,291,834 | 49.82% |
| Female | | 106,592 | 50.11% | | 2,308,562 | 50.18% |
| **Age** | | | | | | |
| Under 18 | | 61,490 | 28.91% | | 1,184,668 | 25.75% |
| 18-64 | | 133,722 | 62.87% | | 2,813,321 | 61.15% |
| 65+ | | 17,492 | 8.22% | | 602,407 | 13.09% |
| **Family Type** | | | | | | |
| Families with children | | 24,855 | 44.89% | | 461,842 | 33.55% |

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

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

Note 3: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates; (LEP Data from 2011-2015 American Community Survey 5-Year Estimates)

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

## Table 2 – Demographic Trends

| | (Fontana, CA CDBG) Jurisdiction | | | | | | | | (Riverside-San Bernardino-Ontario, CA) Region | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1990 Trend | | 2000 Trend | | 2010 Trend | | Current | | 1990 Trend | | 2000 Trend | | 2010 Trend | | Current | |
| Race/Ethnicity | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| White, Non-Hispanic | 52,023 | 51.39% | 35,636 | 24.19% | 29,878 | 15.21% | 29,816 | 14.02% | 1,615,830 | 62.41% | 1,540,776 | 47.33% | 1,546,666 | 36.61% | 1,546,666 | 36.61% |
| Black, Non-Hispanic | 7,902 | 7.81% | 17,096 | 11.61% | 19,661 | 10.01% | 16,994 | 7.99% | 168,731 | 6.52% | 263,322 | 8.09% | 336,944 | 7.98% | 301,523 | 7.14% |
| Hispanic | 36,554 | 36.11% | 85,919 | 58.32% | 132,260 | 67.32% | 145,677 | 68.49% | 685,672 | 26.48% | 1,228,683 | 37.75% | 1,996,402 | 47.25% | 1,996,402 | 47.25% |
| Asian or Pacific Islander, Non-Hispanic | 3,578 | 3.53% | 6,762 | 4.59% | 13,451 | 6.85% | 14,289 | 6.72% | 93,331 | 3.60% | 164,035 | 5.04% | 298,585 | 7.07% | 261,593 | 6.19% |
| Native American, Non-Hispanic | 677 | 0.67% | 1,060 | 0.72% | 802 | 0.41% | 467 | 0.22% | 18,007 | 0.70% | 36,061 | 1.11% | 36,077 | 0.85% | 19,454 | 0.46% |
| **National Origin** | | | | | | | | | | | | | | | | |
| Foreign-born | 15,679 | 15.52% | 39,942 | 27.10% | 58,671 | 29.86% | 55,287 | 25.99% | 360,666 | 13.93% | 612,354 | 18.81% | 904,558 | 21.41% | 970,475 | 21.10% |
| **LEP** | | | | | | | | | | | | | | | | |
| Limited English Proficiency | 11,560 | 11.45% | 31,987 | 21.70% | 52,712 | 26.83% | 43,430 | 22.11% | 252,012 | 9.73% | 462,538 | 14.21% | 660,791 | 15.64% | 629,409 | 14.90% |
| **Sex** | | | | | | | | | | | | | | | | |
| Male | 50,435 | 49.94% | 73,235 | 49.69% | 97,662 | 49.71% | 106,112 | 49.89% | 1,294,274 | 50.00% | 1,618,466 | 49.73% | 2,101,083 | 49.73% | 2,291,834 | 49.82% |
| Female | 50,560 | 50.06% | 74,163 | 50.31% | 98,807 | 50.29% | 106,592 | 50.11% | 1,294,518 | 50.00% | 1,636,316 | 50.27% | 2,123,768 | 50.27% | 2,308,562 | 50.18% |
| **Age** | | | | | | | | | | | | | | | | |
| Under 18 | 35,667 | 35.32% | 56,910 | 38.61% | 64,931 | 33.05% | 61,490 | 28.91% | 771,845 | 29.81% | 1,044,686 | 32.10% | 1,214,696 | 28.75% | 1,184,668 | 25.75% |
| 18-64 | 59,300 | 58.72% | 83,306 | 56.52% | 120,613 | 61.39% | 133,722 | 62.87% | 1,539,215 | 59.46% | 1,869,817 | 57.45% | 2,570,221 | 60.84% | 2,813,321 | 61.15% |
| 65+ | 6,028 | 5.97% | 7,182 | 4.87% | 10,925 | 5.56% | 17,492 | 8.22% | 277,732 | 10.73% | 340,280 | 10.45% | 439,934 | 10.41% | 602,407 | 13.09% |
| **Family Type** | | | | | | | | | | | | | | | | |
| Families with children | 15,774 | 63.76% | 13,440 | 65.58% | 25,256 | 59.64% | 24,855 | 44.89% | 350,701 | 53.60% | 266,840 | 54.97% | 500,062 | 50.99% | 461,842 | 33.55% |

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

Note 2: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates; (LEP Data from 2011-2015 American Community Survey 5-Year Estimates)

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

## Describe housing patterns, including tenure, cost burden, and the location of renters and owners.

The housing trends table below provides data on housing tenure and cost burden for Fontana and the surrounding region. The data covers trends from 2015 to 2020 and indicates notable shifts in homeownership and rental patterns.

### Tenure

In Fontana, 66.26% of housing units are owner-occupied, while 33.74% are renter-occupied. Between 2015 and 2020, the number of owner-occupied units increased, while the share of renter-occupied units declined slightly. This trend is similar to regional patterns, where the homeownership rate increased from 62.40% to 64.08% over the same period.

### Cost Burden

Housing cost burden measures the percentage of households that spend more than 30% of their income on housing costs. In Fontana, 41.77% of all households are cost-burdened. Among owner-occupied households, 36.13% are cost-burdened, an increase from 2015, when 24.80% of owner-occupied households were cost-burdened. In contrast, renter cost burden has declined, with 52.82% of renter-occupied households cost-burdened in 2020, down from 60.70% in 2015. Regional patterns follow a similar trajectory, with overall cost burden declining slightly. The regional homeowner cost burden is decreasing (from 36.70% in 2015 to 31.67% in 2020), as is the renter cost burden (from 56.90% to 54.56%). For both Fontana and the larger region, the majority of renters experience housing cost burden.
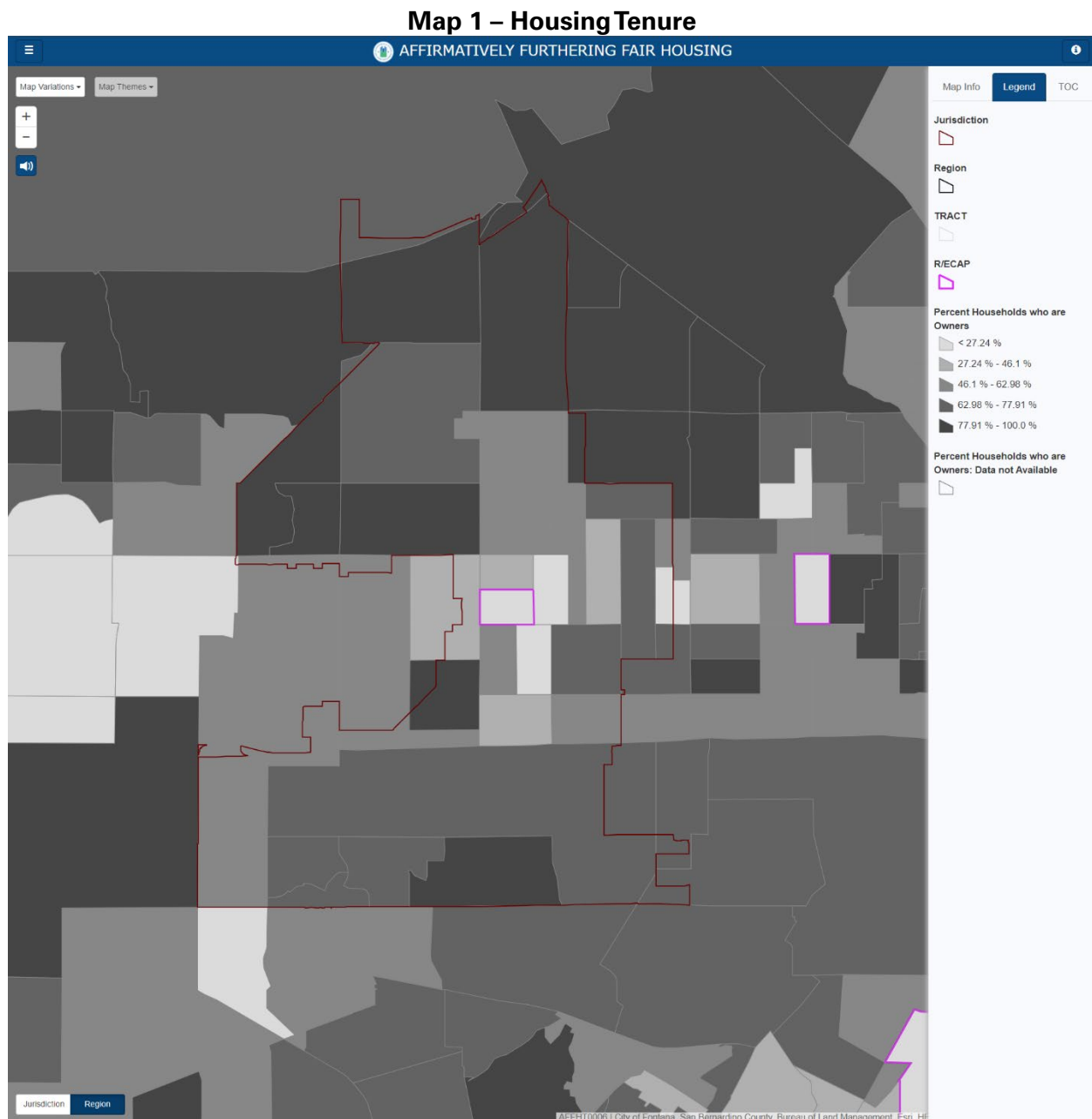
**Table 3 – Housing Trends**

| | Fontana City, California | | | | Riverside-San Bernardino-Ontario, CA Metro Area | | | |
|---|---|---|---|---|---|---|---|---|
| | 2015 | | 2020 | | 2015 | | 2020 | |
| Tenure | # | % | # | % | # | % | # | % |
| Occupied Housing Units | 49,975 | | 55,369 | | 1,313,557 | | 1,376,503 | |
| Owner-Occupied | 31,945 | 63.92% | 36,685 | 66.26% | 819,653 | 62.40% | 882,033 | 64.08% |
| Renter-Occupied | 18,030 | 36.08% | 18,684 | 33.74% | 493,904 | 37.60% | 494,470 | 35.92% |
| Cost Burdened Households | | | | | | | | |
| All Units | 23,338 | 73.06% | 23,125 | 41.77% | 580,592 | 44.20% | 549,092 | 39.89% |
| Owner-Occupied Units | 12,395 | 24.80% | 13,256 | 36.13% | 300,813 | 36.70% | 279,316 | 31.67% |
| Renter-Occupied Units | 10,944 | 60.70% | 9,869 | 52.82% | 281,031 | 56.90% | 269,776 | 54.56% |

*Note 1: Data Sources: U.S. Census Bureau, 2011-2015 and 2016-2020 American Community Survey 5-Year Estimates*

Map 1 – Housing Tenure shows the distribution of owner-occupied housing units in Fontana. Areas with a higher concentration of owner-occupied households are generally located in suburban and lower-density neighborhoods, while renter-occupied households are more prevalent in central areas and neighborhoods with lower household incomes. The highest concentrations of renters are found near major transportation corridors and commercial centers in the center of the city.

**Map 1 – Housing Tenure**



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## Describe the demographics of residents of different categories of publicly supported housing in Fontana and region.

Table 4 – Publicly Supported Households by Race/Ethnicity shows the demographics of residents of publicly supported housing programs, including Project-Based Section 8, Housing Choice Voucher (HCV) Program, and Other Multifamily programs. There are no Public Housing units in Fontana. The largest number of publicly supported housing units in Fontana are provided through the HCV Program, followed by Project-Based Section 8.

Hispanic households make up the majority of residents in publicly supported housing, accounting for 59.59% of all publicly supported households. Black households make up

10.45%, White households represent 20.83%, and AAPI households account for 6.85%. Among HCV participants, Black households are overrepresented, comprising 58.68% of voucher recipients despite making up a smaller share of the overall population. Hispanic households represent 29.34% of HCV participants, while White and AAPI households account for 10.39% and 1.00%, respectively.

Participation in Project-Based Section 8 housing is more evenly distributed across racial and ethnic groups. Hispanic households account for 45.58% of participants, White households make up 28.21%, Black households account for 18.52%, and AAPI households represent 6.55%. The distribution of residents in Other Multifamily housing is similar, with Hispanic households making up 40.98% of participants, White households at 37.70%, Black households at 9.84%, and AAPI households at 9.84%.

At the regional level, Hispanic households represent the largest group in publicly supported housing, making up 38.50% of all publicly supported households, followed by White households at 45.50%, Black households at 7.55%, and AAPI households at 6.15%. Participation in the HCV Program follows a similar trend to Fontana, with Black households overrepresented at 43.78% of participants. White households make up 23.81% of HCV participants, Hispanic households represent 29.20%, and AAPI households account for 2.61%.

The racial and ethnic composition of households earning 0-30% and 0-50% of Area Median Income (AMI), the eligibility thresholds for these programs, does not fully align with the distribution of participants in publicly supported housing. Black households are overrepresented in the HCV Program compared to their share of income-eligible households, while Hispanic households are underrepresented despite making up a majority of low-income households in both Fontana and the region. The racial and ethnic distribution of residents in Project-Based Section 8 and Other Multifamily programs more closely reflects the demographics of income-eligible households.

## Table 4 – Publicly Supported Households by Race/Ethnicity

| (Fontana, CA CDBG) Jurisdiction | Race/Ethnicity | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | White | | Black | | Hispanic | | Asian or Pacific Islander | |
| Housing Type | # | % | # | % | # | % | # | % |
| Public Housing | N/a | N/a | 0 | 0.00% | N/a | N/a | N/a | N/a |
| Project-Based Section 8 | 99 | 28.21% | 65 | 18.52% | 160 | 45.58% | 23 | 6.55% |
| Other Multifamily | 23 | 37.70% | 6 | 9.84% | 25 | 40.98% | 6 | 9.84% |
| HCV Program | 89 | 10.39% | 504 | 58.68% | 252 | 29.34% | 9 | 1.00% |
| Total Households | 10,699 | 20.83% | 5,368 | 10.45% | 30,603 | 59.59% | 3,519 | 6.85% |
| 0-30% of AMI | 755 | 14.50% | 804 | 15.44% | 3,339 | 64.11% | 200 | 3.84% |
| 0-50% of AMI | 1,805 | 16.76% | 1,129 | 10.48% | 7,273 | 67.54% | 370 | 3.44% |
| 0-80% of AMI | 3,115 | 16.39% | 1,558 | 8.20% | 13,223 | 69.57% | 684 | 3.60% |
| **(Riverside-San Bernardino-Ontario, CA) Region** | White | | Black | | Hispanic | | Asian or Pacific Islander | |
| Housing Type | # | % | # | % | # | % | # | % |
| 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% |

Note 1: Data Sources: Decennial Census; APSH; CHAS
Note 2: Numbers presented are numbers of households not individuals.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

## B.     Segregation/Integration

**Describe and compare segregation levels in Fontana and region. Identify the racial/ethnic groups that experience the highest levels of segregation.**

Table 5 – Racial/Ethnic Dissimilarity Trends illustrates the levels of segregation for various racial and ethnic groups in Fontana and the surrounding region using a Dissimilarity Index. The Dissimilarity Index measures how evenly two groups are distributed across a geographic area, with values indicating the following:

- Values between 0 and 39 indicate high integration (low segregation).
- Values between 40 and 54 indicate moderate segregation.
- Values between 55 and 100 indicate a high level of segregation.

As of the most recent data, Fontana exhibits relatively low segregation levels across all racial and ethnic groups. The highest level of segregation is observed between Hispanic and White residents, with a Dissimilarity Index of 29.18, followed by AAPI and White residents at 29.05. Black and White residents have a Dissimilarity Index of 21.47, and the overall Non-White/White segregation level is 23.81. Since 1990, segregation levels in Fontana have increased gradually, particularly between Hispanic and White residents. The Dissimilarity Index between Black and White residents is the only measure to have decreased since 1990.).

In contrast, the region displays moderate segregation of 41.29. The highest Dissimilarity Index is between Black and White residents, which is 47.66. Hispanic and White residents

also experience moderate segregation, with a Dissimilarity Index of 43.96. AAPI and White residents have a Dissimilarity Index of 43.07. These values indicate that, unlike Fontana, the region has more pronounced segregation patterns, particularly for Black residents.

Overall, segregation levels in Fontana remain relatively low, with increasing segregation between Hispanic/White and AAPI/White populations. The broader region experiences moderate segregation.

### Table 5 – Racial/Ethnic Dissimilarity Trends

| Racial/Ethnic Dissimilarity Index | (Fontana, CA CDBG) Jurisdiction | | | (Riverside-San Bernardino-Ontario, CA) Region | | |
|---|---|---|---|---|---|---|
| | 1990 Trend | 2000 Trend | 2010 Trend | 1990 Trend | 2000 Trend | 2010 Trend |
| Non-White/White | 14.14 | 19.04 | 23.81 | 32.92 | 38.90 | 41.29 |
| Black/White | 25.30 | 25.40 | 21.47 | 43.74 | 45.48 | 47.66 |
| Hispanic/White | 13.74 | 21.16 | 29.18 | 35.57 | 42.40 | 43.96 |
| Asian or Pacific Islander/White | 26.26 | 29.81 | 29.05 | 33.17 | 37.31 | 43.07 |

Note 1: Data Sources: Decennial Census

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

## Identify areas in Fontana and region with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

**Race/Ethnicity**

Maps 2-3 display the distribution of various racial and ethnic groups in Fontana and the region, with each dot representing a set number of individuals. Within Fontana, many Census Tracts exhibit racial and ethnic integration, as indicated by the presence of multiple dot colors throughout different neighborhoods. Hispanic residents are the predominant group in several areas, particularly in the central portion of Fontana. Other racial and ethnic groups, including White, Black, and AAPI residents, are more dispersed, with some clusters in specific tracts.

In the broader region, there are clear areas of racial and ethnic concentration, particularly for White and Hispanic residents. Several areas have a predominant presence of Hispanic residents, particularly in the southeastern portion of the region and in urbanized centers. White residents are more concentrated in suburban and rural areas, while Black residents are primarily found in select urban neighborhoods. Asian and Pacific Islander (AAPI) residents tend to be concentrated in a smaller number of Census Tracts, often in proximity to economic centers.

Areas of highest concentration of non-White residents, where more than 81% of the population is non-White, are located in the following areas:

- Central Fontana, including the downtown area along Sierra Avenue and Merrill Avenue, extending east and west of Sierra Avenue, and the surrounding residential neighborhoods.
- South Fontana, particularly in the neighborhoods south of Jurupa Avenue and north of the Interstate 10 corridor, where Hispanic residents form the dominant population group.

- East Fontana, in the residential areas east of Citrus Avenue and north of Baseline Avenue, where there are significant concentrations of Hispanic and AAPI residents.
- Northwest Fontana, in the neighborhoods west of Sierra Avenue and north of the 210 Freeway, where diverse racial and ethnic groups reside, including Hispanic, Black, and AAPI residents.

In the broader region, areas with a high concentration of non-White residents include portions of San Bernardino, Rialto, and Colton, where Hispanic residents form the majority. There are also significant non-White populations in Ontario, Perris, and Moreno Valley, where Hispanic, Black, and Asian residents are more densely concentrated.

**Map 2 – Race/Ethnicity in Fontana**
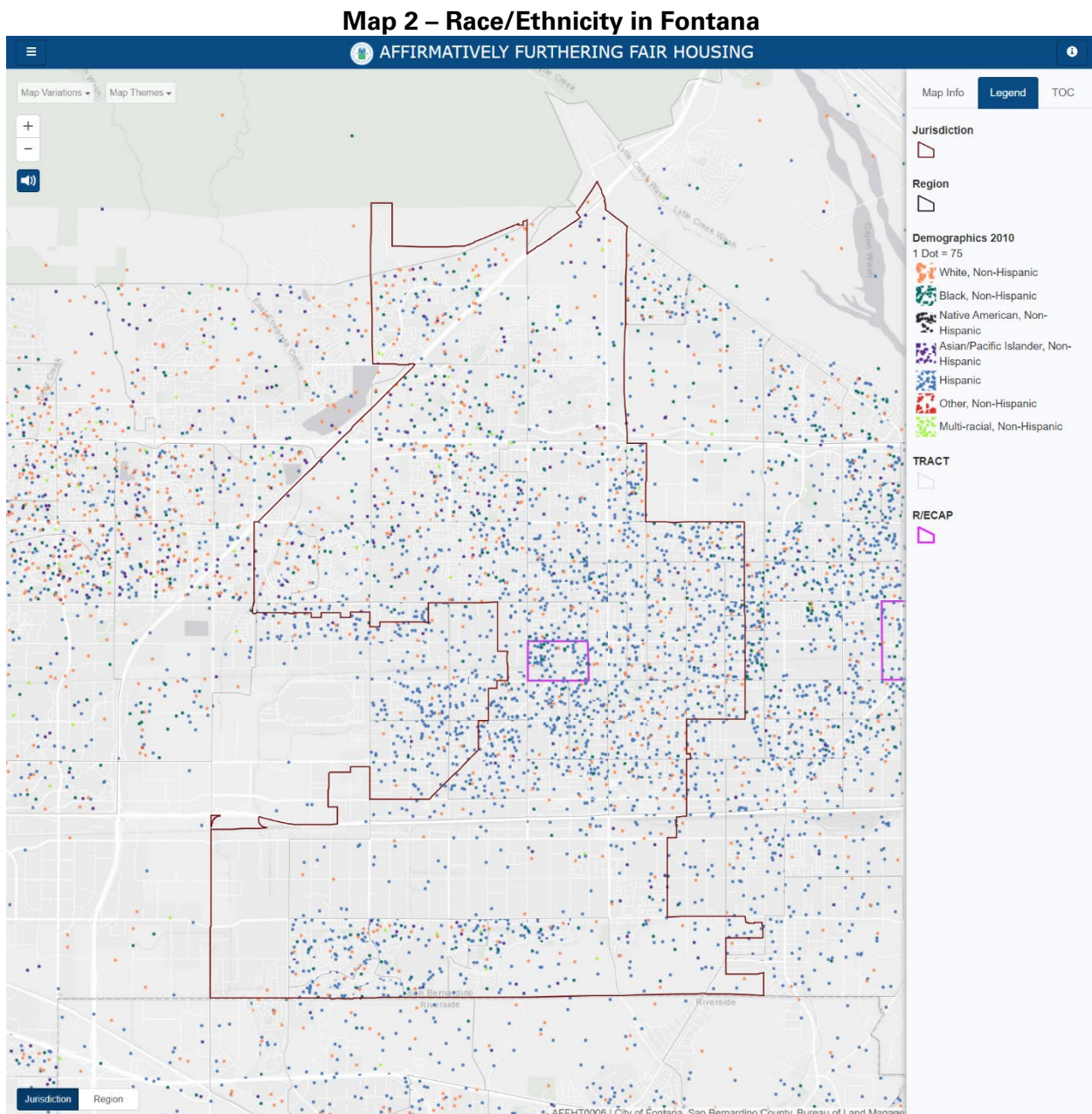
**Map 3 – Race/Ethnicity in the Region**
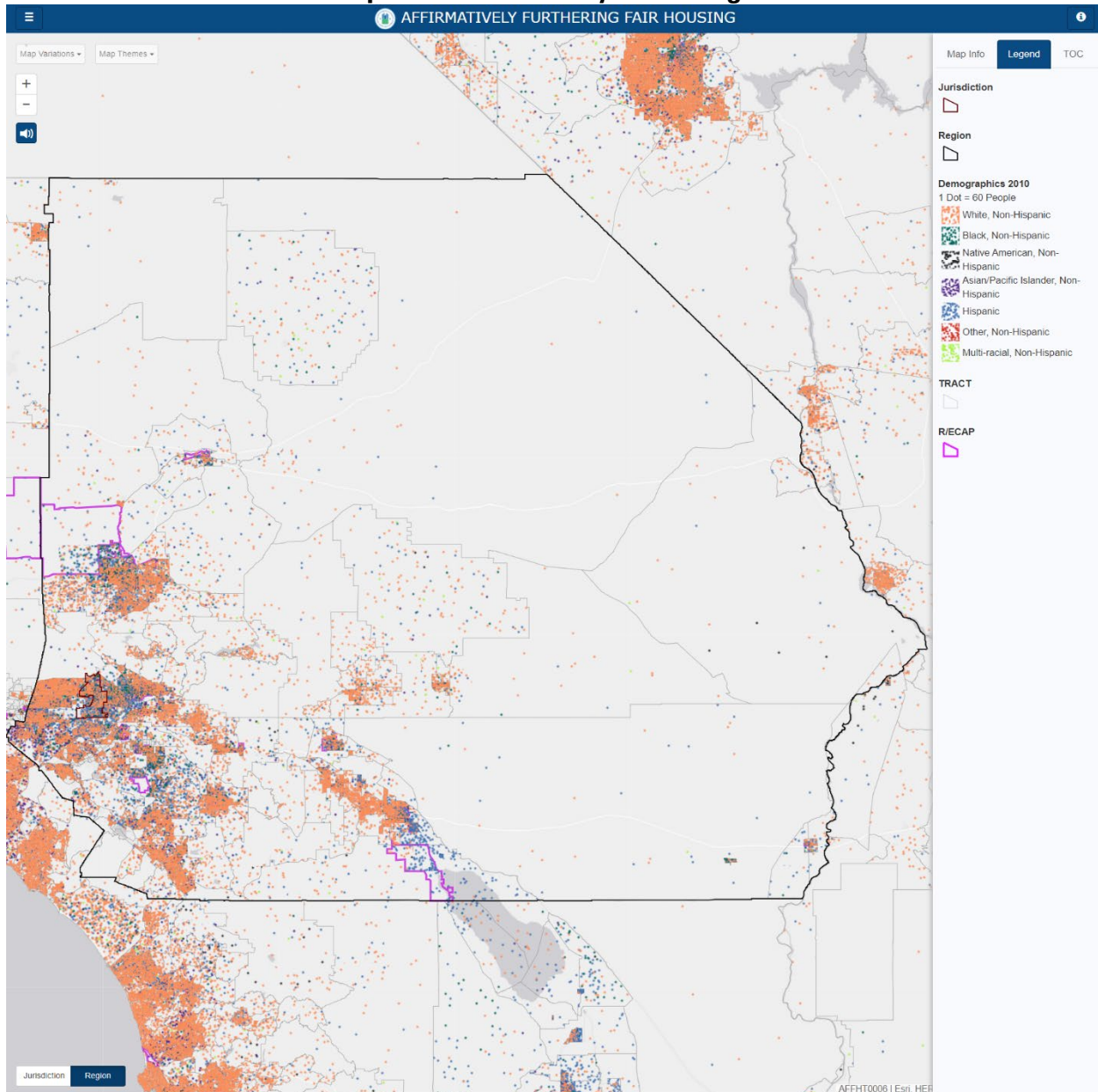


### National Origin

Maps 4 and 5 show the distribution of foreign-born residents in Fontana and the region. Each dot represents 75 people, and countries of birth for the five most populous groups of foreign-born residents are indicated by dot color. The distribution of foreign-born residents shows notable concentrations of individuals from Mexico, the Philippines, and Central America. Within Fontana, Mexican-born residents are widely dispersed but have particularly high concentrations in central neighborhoods. Other foreign-born groups, including those from the Philippines, India, Vietnam, and Korea, are more commonly found in the southern, western, and northeastern portions of Fontana.

At the regional level, foreign-born populations are more varied, with large clusters of Mexican-born residents dominating multiple areas, particularly in urbanized and agricultural regions. Filipino-born residents are more common in select suburban and economic corridors, while individuals from other countries have more dispersed settlement patterns. The presence of diverse national origin groups is more pronounced in metropolitan areas, where multiple foreign-born communities reside in close proximity.

**Map 4 – National Origin in Fontana**
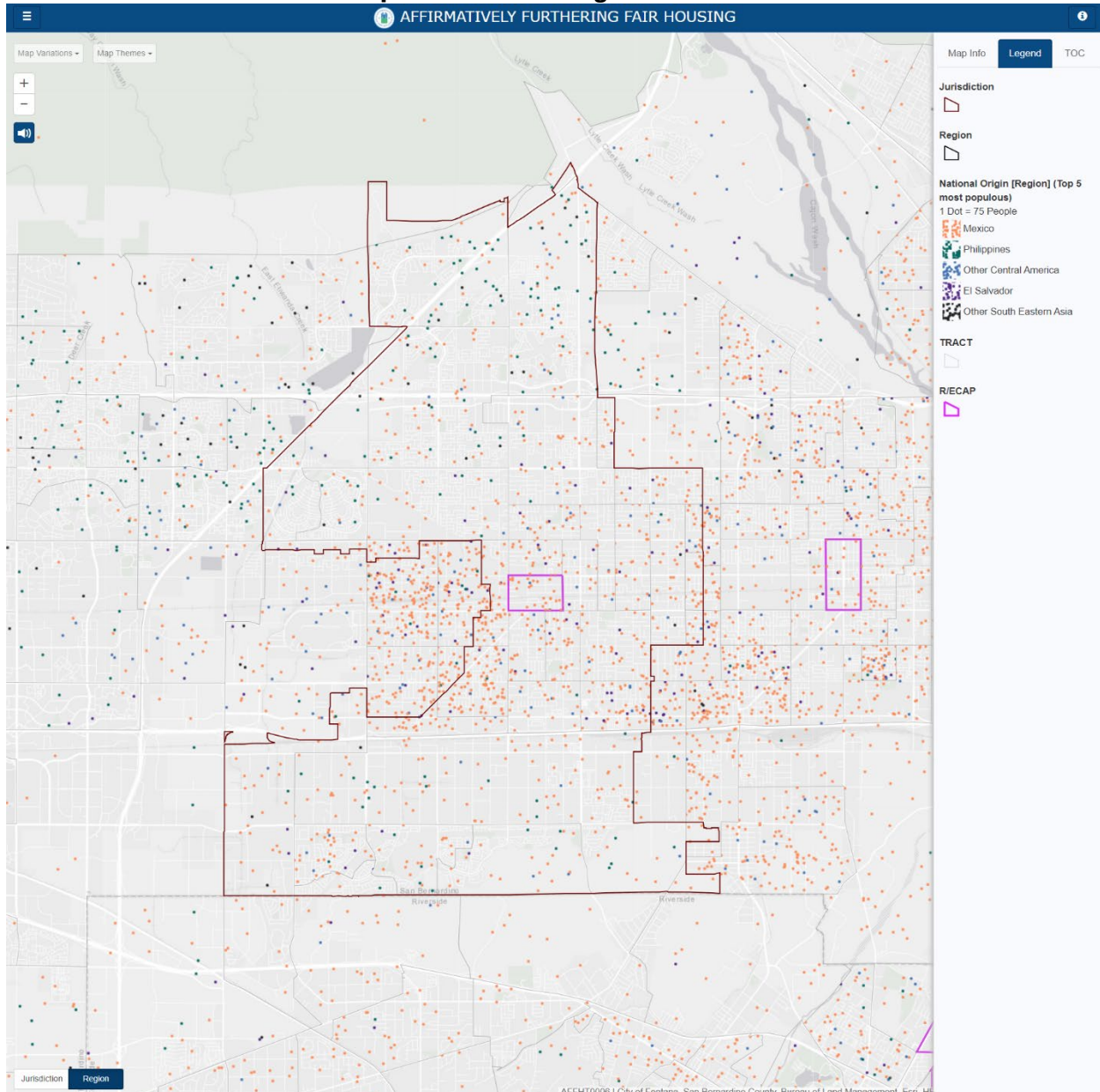
**Map 5 – National Origin in the Region**
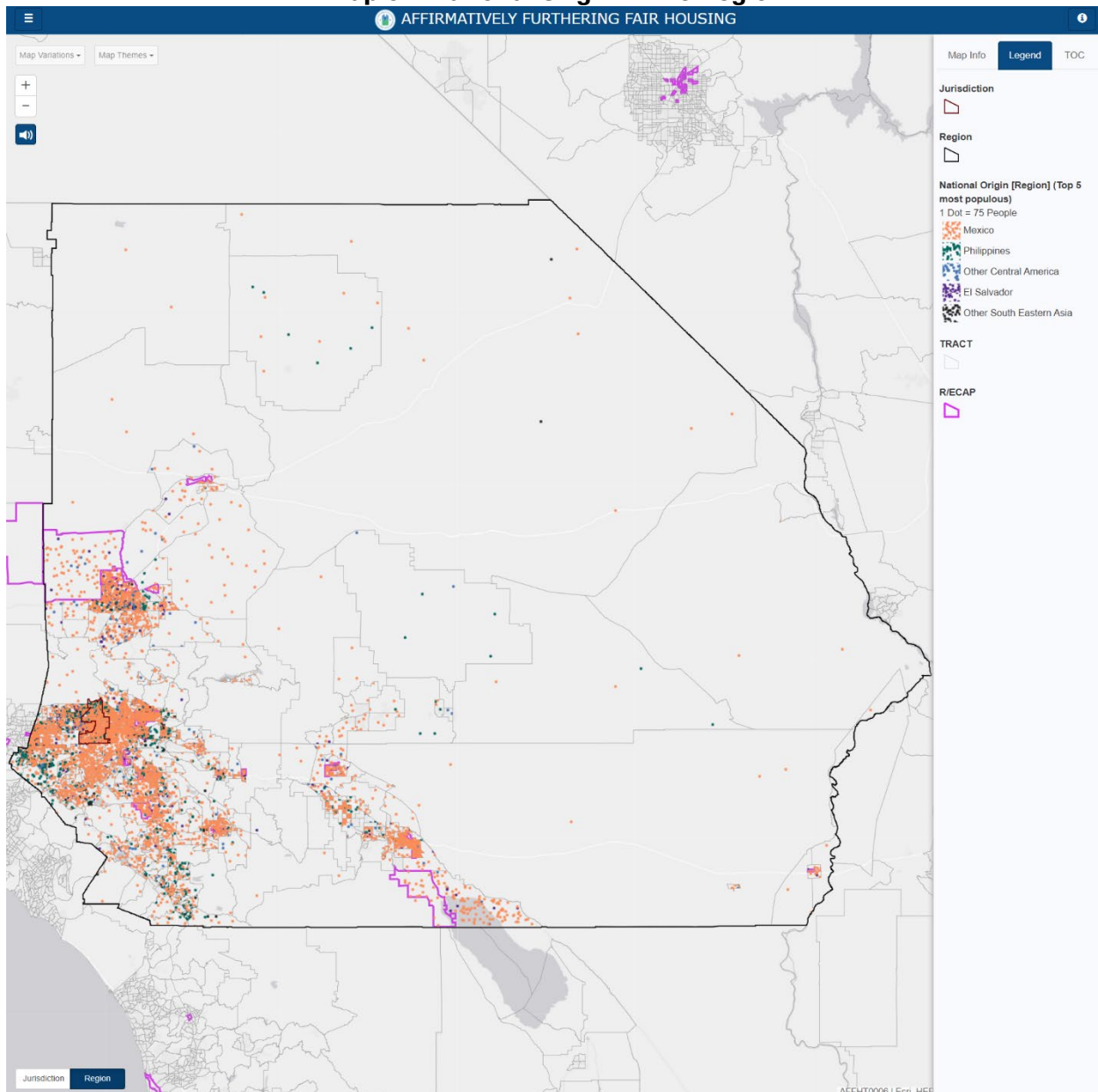


**Limited English Proficiency (LEP)**

According to the 2016–2020 American Community Survey (ACS) 5-year estimates, shown in the table below, Fontana has a significant number of Spanish-speaking LEP residents. Map 6 and 7, below the table, shows the distribution of LEP residents in Fontana and the region. Each dot represents 75 people. The colored dots represent languages spoken by individuals who speak English less than "very well," for the five most common languages spoken by LEP residents.

In Fontana, the highest concentrations of Spanish-speaking LEP residents are in the central neighborhoods. Other LEP groups, including Tagalog, Chinese, and Vietnamese speakers, are present in smaller numbers and are more likely to reside outside the central area.

Regionally, Spanish-speaking LEP residents are the predominant group, particularly in high-density areas with large foreign-born populations. Other LEP groups, including Tagalog and Chinese speakers, are concentrated in select suburban and urban neighborhoods. The overall pattern suggests that while Spanish-speaking LEP residents are widespread, other LEP groups have more localized distributions, often near community and economic hubs.

**Table 6 – Language Spoken at Home**

| Fontana, California | Number | Percent |
|---|---|---|
| **Population 5 years and over** | **198,213** | **100** |
| English only | 86,535 | 43.66% |
| Language other than English | 111,678 | 56.34% |
| Speak English less than "very well" | 35,710 | 18.02% |
| Spanish | 98,627 | 49.76% |
| Speak English less than "very well" | 30,879 | 15.58% |
| Other Indo-European languages | 1899 | 0.96% |
| Speak English less than "very well" | 484 | 0.24% |
| Asian and Pacific Islander languages | 8,743 | 4.41% |
| Speak English less than "very well" | 3593 | 1.81% |
| Other Languages | 2409 | 1.22% |
| Speak English less than "very well" | 754 | 0.38% |

Source: U.S. Census Bureau, American Community Survey 2016-2020 5-Year Estimates

**Map 6 – Limited English Proficiency in Fontana**
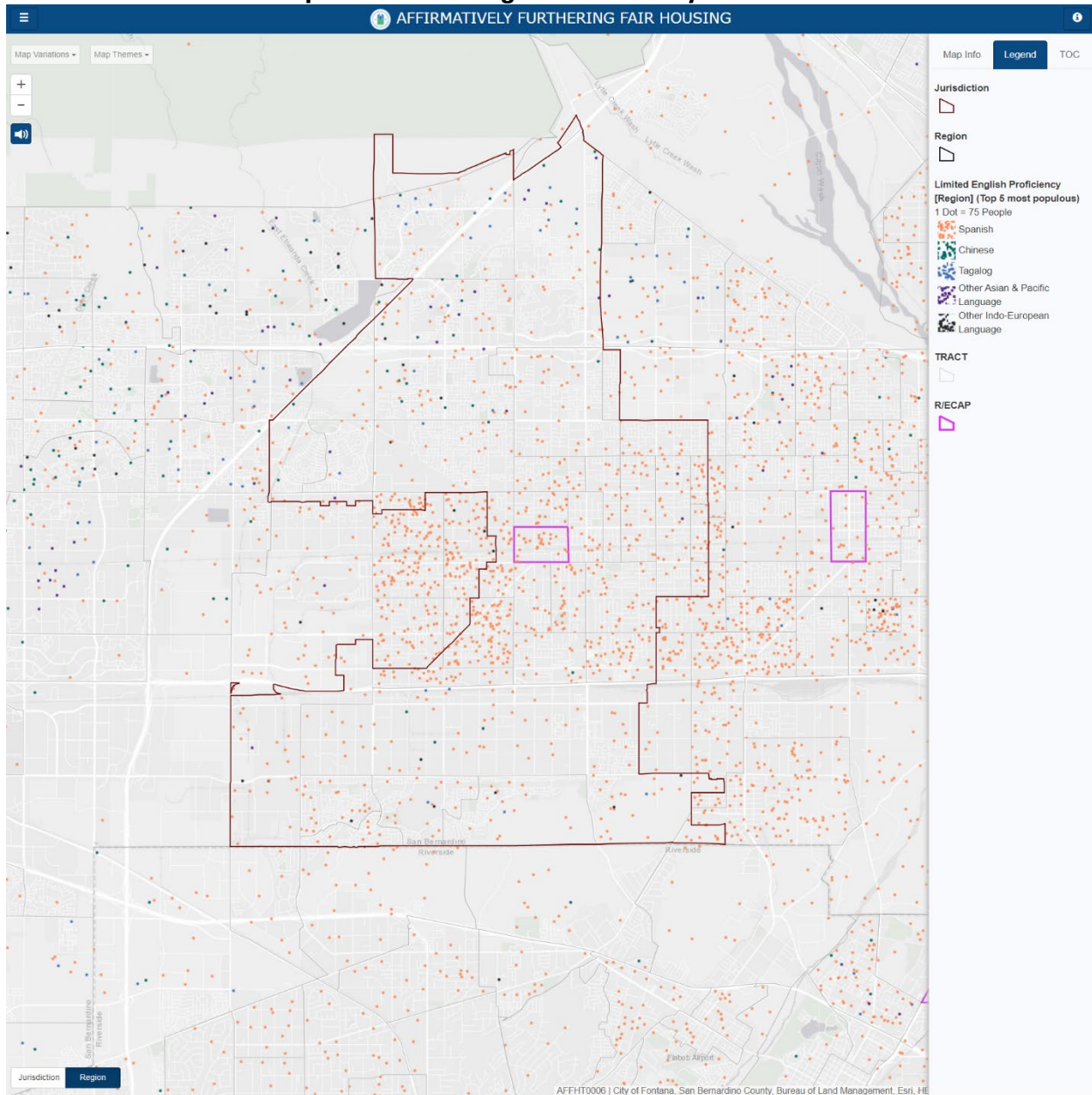
**Map 7 – Limited English Proficiency in the Region**
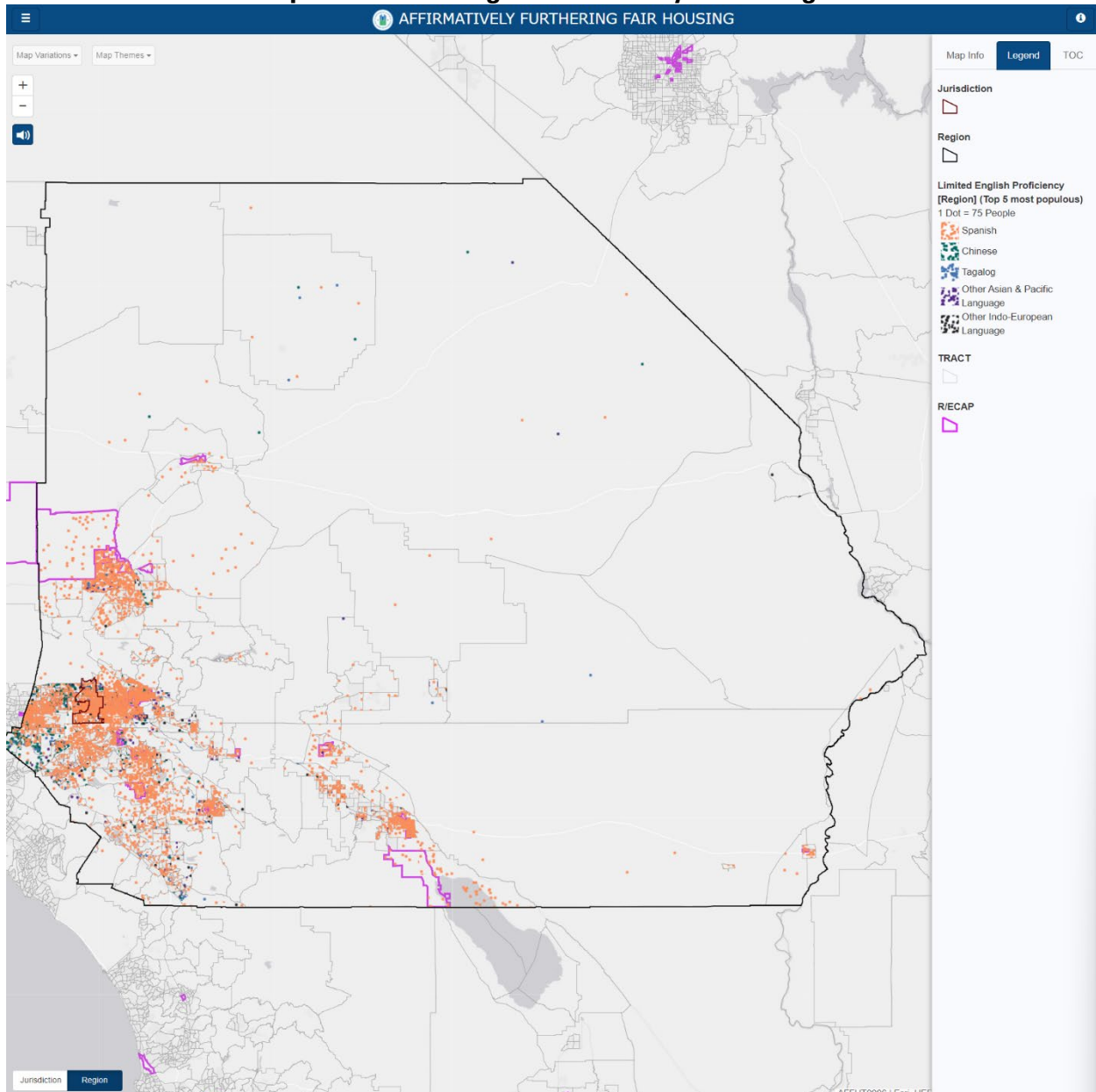


**Explain how these segregation levels and patterns in Fontana and region have changed over time (since 1990).**

Maps 8- 10 show the distribution of various racial/ethnic groups in Fontana in 1990, 2000, and 2010. As with prior maps, each dot represents 75 people. The various racial/ethnic groups are represented by colored dots. These maps illustrate demographic shifts in Fontana and the surrounding region. In 1990, racial and ethnic groups were more evenly distributed throughout the city, with White, Non-Hispanic residents present in most neighborhoods alongside growing Hispanic populations. By 2000, Hispanic residents had expanded significantly, especially in areas south of Baseline Avenue and east of Sierra Avenue. By 2010, White, Non-Hispanic residents had become concentrated primarily in

northern and western Fontana, while Black and AAPI residents remained clustered in specific tracts, particularly in select suburban neighborhoods.

At the regional level, maps reveal increasing racial and ethnic concentration over time. In 1990, White, Non-Hispanic residents were more evenly distributed across the region, but by 2000 and 2010, cities such as San Bernardino, Ontario, and Riverside saw significant increases in Hispanic residents, while White, Non-Hispanic residents became more concentrated in suburban and rural tracts. Black residents remained clustered in urban neighborhoods, particularly in Rialto and portions of San Bernardino. AAPI residents increased but remained primarily in suburban areas, particularly in Rancho Cucamonga and Chino Hills.

These maps indicate a long-term trend toward increased racial and ethnic segregation, particularly as Hispanic residents have concentrated in specific geographic areas while White, Non-Hispanic populations have relocated to less diverse tracts. In 1990, Fontana and much of the region exhibited greater racial integration, but by 2010, the geographic separation of different racial and ethnic groups had become more pronounced. If these trends continue, the region may experience further segregation, with certain areas becoming increasingly homogeneous while others retain more mixed populations.
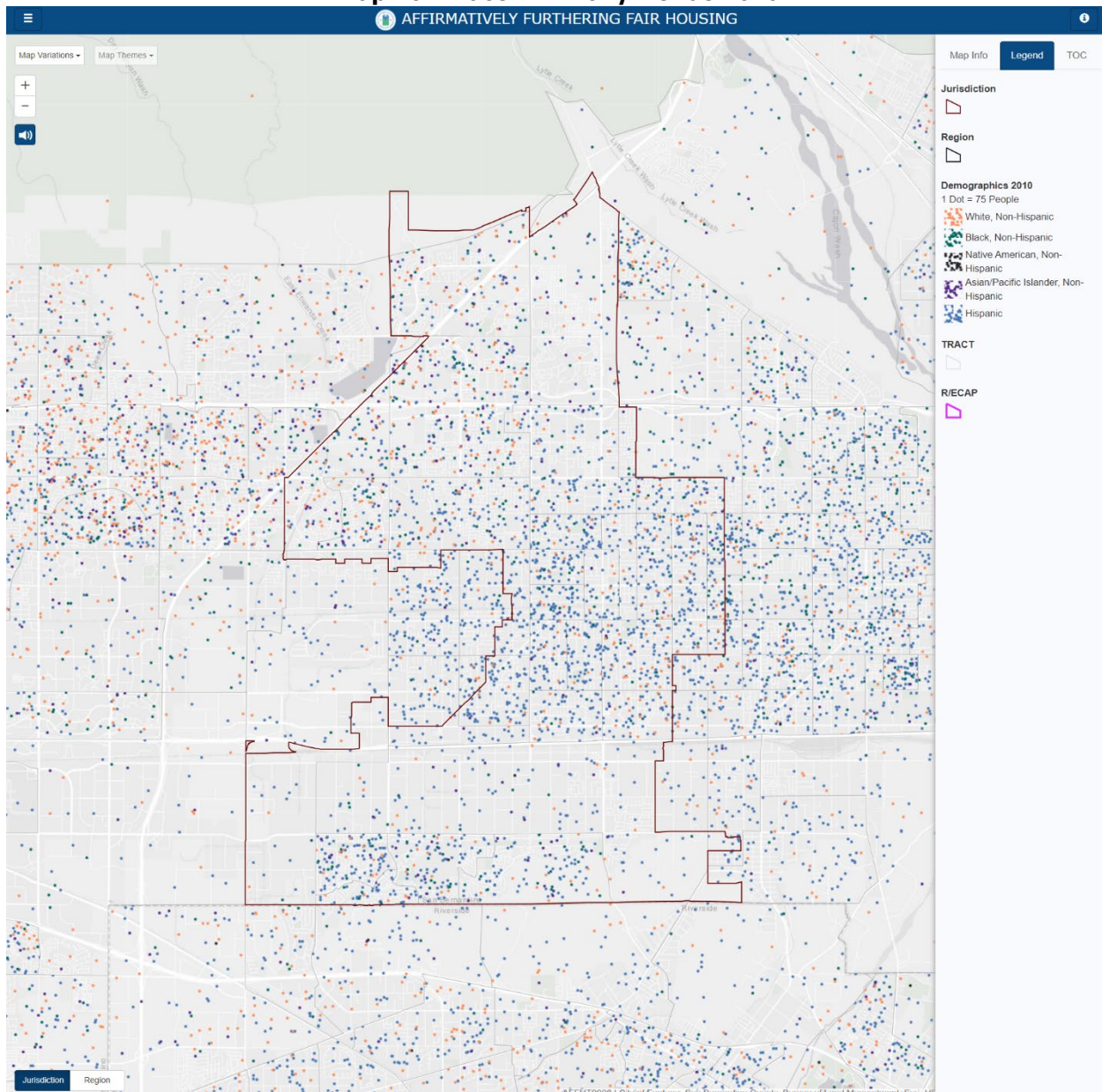
**Map 8 – Race/Ethnicity Trends 1990**
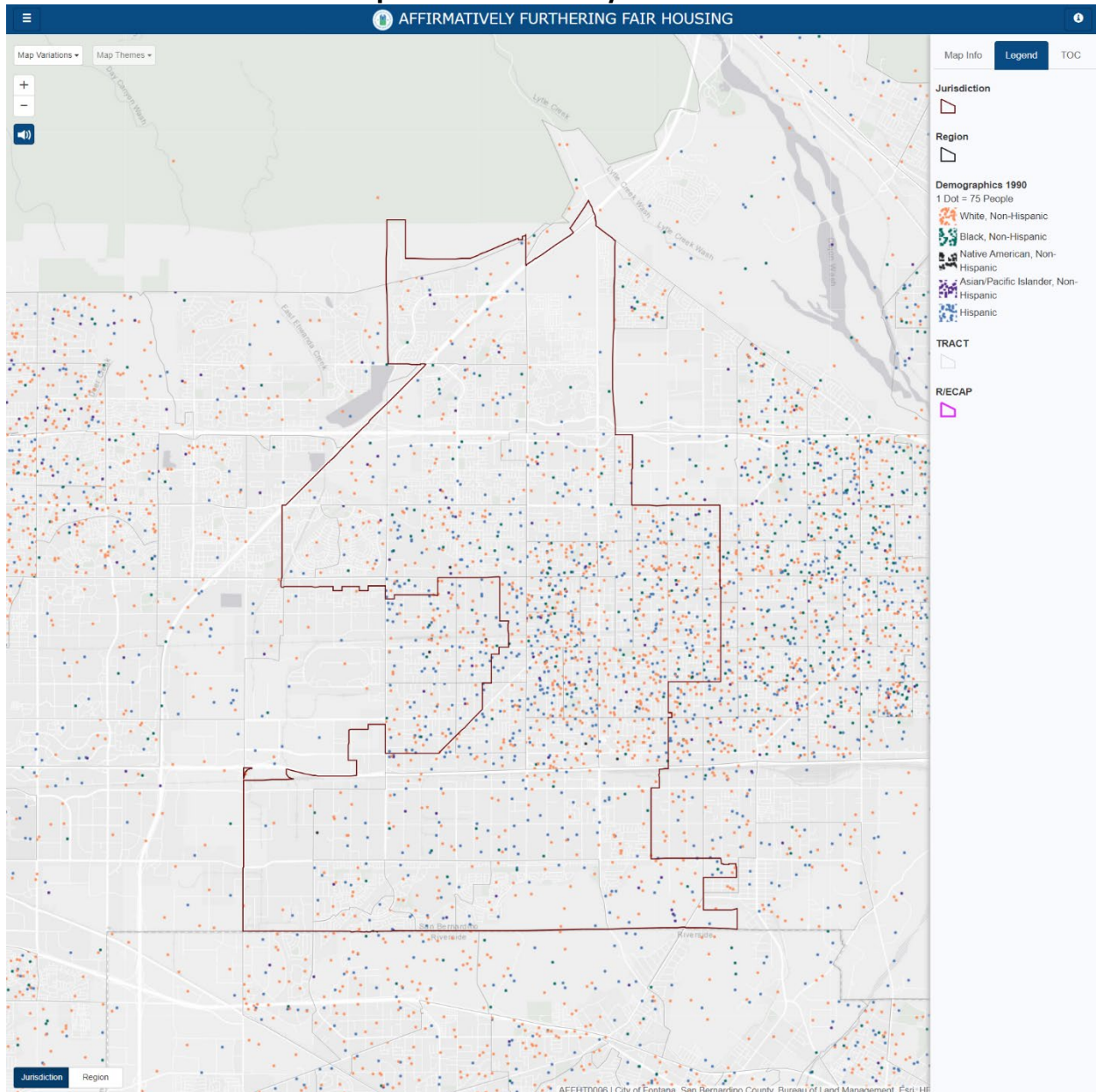
**Map 9 – Race/Ethnicity Trends 2000**
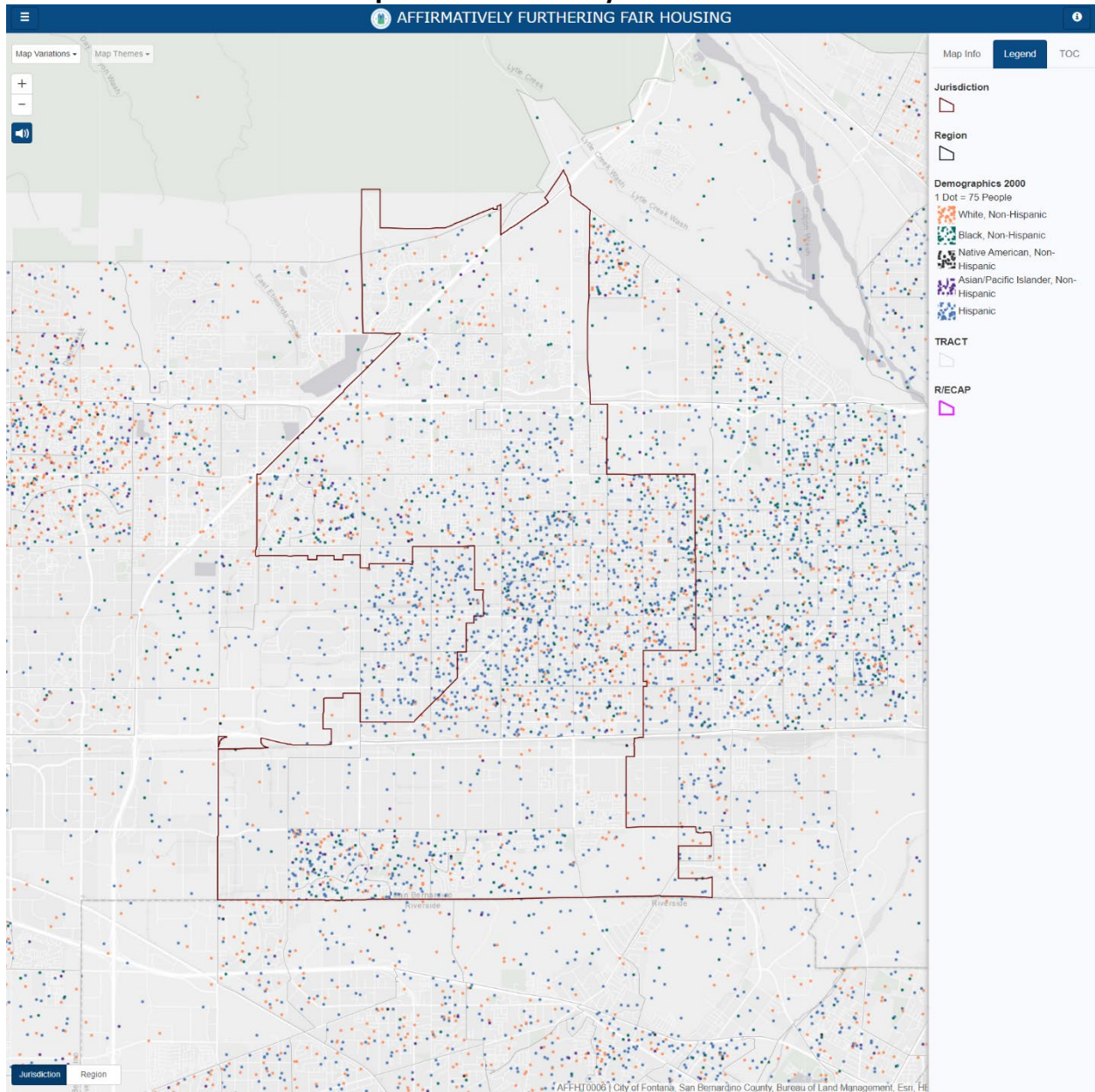
**Map 10 – Race/Ethnicity Trends 2010**



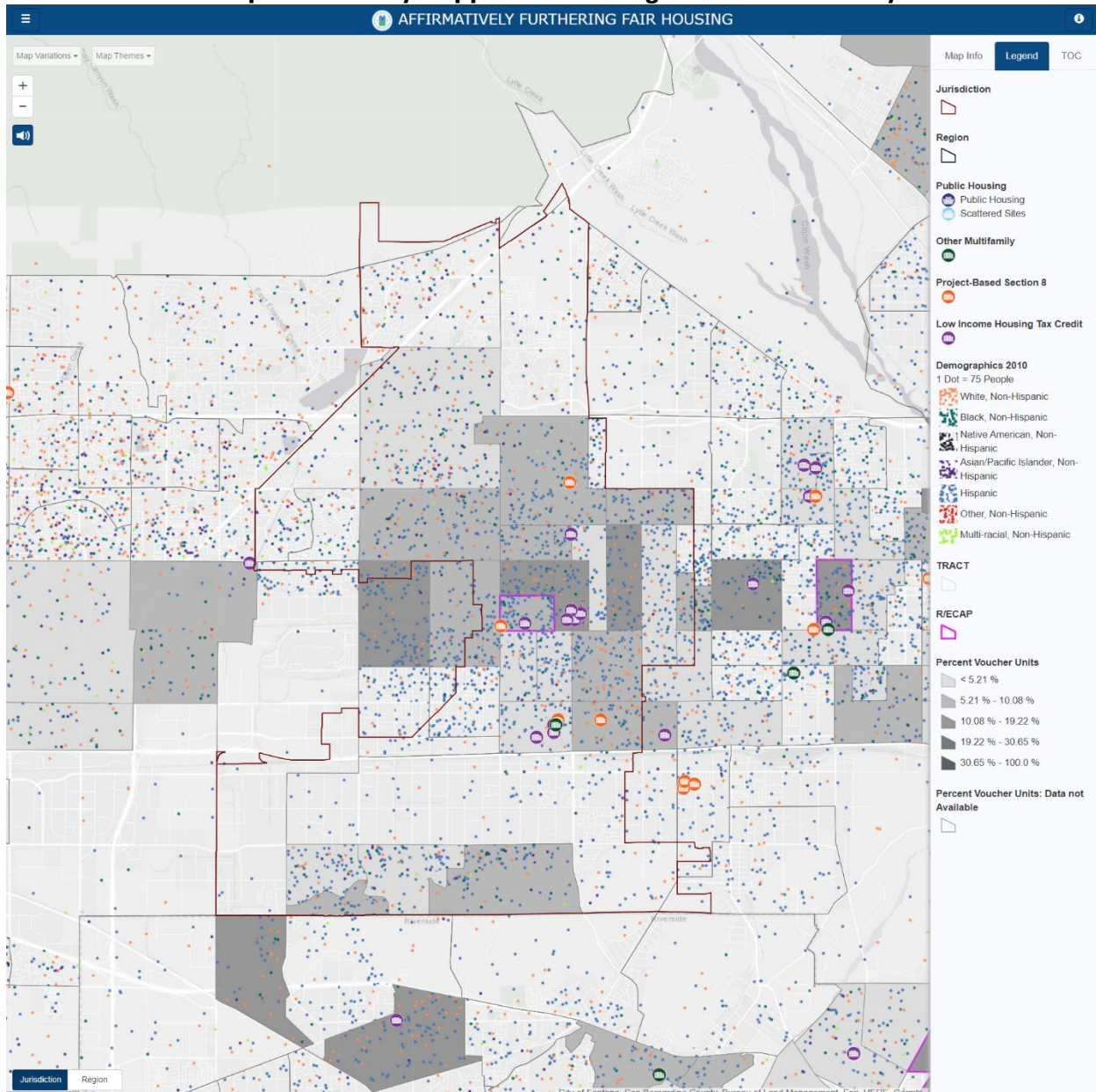**Compare the locations of publicly supported housing with the areas of concentration.**

Map 11 exhibits the location of publicly supported housing in Fontana, as well as the distribution of various racial/ethnic groups. Each dot represents 75 people, and the various racial/ethnic groups are represented by colored dots. Based on the distribution of publicly supported housing and racial/ethnic demographics shown in the maps, publicly supported housing in Fontana is primarily located in Census Tracts exhibiting higher shares of Hispanic, Black, and Asian/Pacific Islander residents relative to surrounding areas.

The following tracts within the City of Fontana contain a notable presence of publicly supported assisted housing:

- **Census Tract 0030.00** – Located in the central part of Fontana, this tract contains Low-Income Housing Tax Credit (LIHTC) properties and a high concentration of HCV participants.
- **Census Tract 0028.04** – Located adjacent to tract 30.00 in central Fontana, this tract includes a Project-Based Section 8 and LIHTC development.
- **Census Tract 0033.01** – Located further south, this tract has multiple publicly supported housing developments.

These Census tracts illustrate that publicly supported housing is generally clustered in areas with existing racial/ethnic concentration, reinforcing patterns of segregation rather than fostering broader geographic integration across Fontana.

**Map 11- Publicly Supported Housing and Race/Ethnicity**



## Describe how the demographics of publicly supported housing compare to the demographics of areas where the housing is located.

Table 7 reports the racial/ethnic composition of different types of publicly supported housing, as well as the overall racial/ethnic composition of Fontana and the region, by income category. The table shows that the demographics of publicly supported housing in Fontana and region differ from the demographics of the areas where the housing is located.

Specifically, the data indicates the following:
- The share of Black households in the Housing Choice Voucher (HCV) Program is significantly higher than the share of Black households in Fontana overall, as well as

the share of income-eligible Black households in Fontana. This pattern is also observed in the region, where Black households are disproportionately represented in publicly supported housing relative to their overall population.

- The share of Hispanic households in Project-Based Section 8 housing is higher than their share in Fontana overall. In the region, Hispanic households also make up a significant portion of those in publicly supported housing, aligning with the racial/ethnic composition of the neighborhoods where these housing developments are located.
- The share of White households in publicly supported housing, particularly in the HCV Program, is lower than their share in Fontana overall, as well as their share among income-eligible households. This trend is reflected at the regional level, where White households are underrepresented in publicly supported housing relative to their presence in the population.
- The share of AAPI households in publicly supported housing, particularly in the HCV Program, is lower than their share in Fontana overall. This underrepresentation is also seen in the region, where AAPI households comprise a smaller portion of those in publicly supported housing compared to their overall presence in the region.

These patterns suggest that publicly supported housing in Fontana and region tends to be occupied by racial/ethnic groups that already have a higher concentration in the surrounding neighborhoods.

### Table 7 - Publicly Supported Households by Race/Ethnicity

| | Race/Ethnicity | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| (Fontana, CA CDBG) Jurisdiction | White | | Black | | Hispanic | | Asian or Pacific Islander | |
| Housing Type | # | % | # | % | # | % | # | % |
| Public Housing | N/a | N/a | 0 | 0.00% | N/a | N/a | N/a | N/a |
| Project-Based Section 8 | 99 | 28.21% | 65 | 18.52% | 160 | 45.58% | 23 | 6.55% |
| Other Multifamily | 23 | 37.70% | 6 | 9.84% | 25 | 40.98% | 6 | 9.84% |
| HCV Program | 89 | 10.39% | 504 | 58.68% | 252 | 29.34% | 9 | 1.00% |
| Total Households | 10,699 | 20.83% | 5,368 | 10.45% | 30,603 | 59.59% | 3,519 | 6.85% |
| 0-30% of AMI | 755 | 14.50% | 804 | 15.44% | 3,339 | 64.11% | 200 | 3.84% |
| 0-50% of AMI | 1,805 | 16.76% | 1,129 | 10.48% | 7,273 | 67.54% | 370 | 3.44% |
| 0-80% of AMI | 3,115 | 16.39% | 1,558 | 8.20% | 13,223 | 69.57% | 684 | 3.60% |
| (Riverside-San Bernardino-Ontario, CA) Region | White | | Black | | Hispanic | | Asian or Pacific Islander | |
| Housing Type | # | % | # | % | # | % | # | % |
| 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% |

Note 1: Data Sources: Decennial Census; APSH; CHAS
Note 2: Numbers presented are numbers of households not individuals.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

**Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above (including siting decisions of private or publicly supported housing or the location of residents using Housing Choice Vouchers).**

Like many cities in the region, patterns of racial/ethnic segregation and disparities in publicly supported housing can be traced to historical policies, economic trends, and demographic shifts. The persistence of these trends is influenced by several key factors:

- Historical Land Use and Zoning Regulations: Zoning policies have historically limited the development of multifamily and affordable housing in certain areas, reinforcing segregation patterns. While some zoning restrictions have been revised to accommodate higher-density development, the legacy of exclusionary zoning remains visible in the spatial distribution of racial/ethnic groups and publicly supported housing.
- Siting Decisions for Publicly Supported Housing: The placement of publicly supported housing developments, such as Project-Based Section 8 and Low-Income Housing Tax Credit properties, has concentrated lower-income and minority households in specific areas. These developments are often located in neighborhoods that have historically had higher shares of non-White residents, reinforcing patterns of racial and economic segregation.
- Economic Barriers to Housing Choice: The high cost of homeownership and rental housing remains a significant barrier for low-income households seeking to live in higher-opportunity areas. Rising housing costs, driven by demand, land values, and construction expenses, have constrained mobility for low-income households, leading to the concentration of Housing Choice Voucher (HCV) holders in areas with lower housing costs.
- Demographic Shifts and Migration Patterns: Over the past several decades, the region has experienced significant population growth, with Hispanic and Asian households comprising a larger share of new residents. As White households have moved to newer, more suburban developments, minority populations have become more concentrated in central and older neighborhoods where affordable housing options are more prevalent.
- Private Market and Lending Practices: Historic and ongoing disparities in mortgage lending and credit access have limited homeownership opportunities for minority households. While fair housing laws have reduced overt discrimination, disparities in credit availability, income levels, and wealth accumulation continue to influence housing outcomes, affecting where households can afford to live.
- Transportation and Employment Centers: The distribution of housing affordability aligns with the location of major employment centers and transit access. Lower-cost housing and publicly supported housing developments are often situated near industrial or commercial employment hubs, reinforcing economic segregation.

These factors collectively shape the housing patterns observed in Fontana and region, reinforcing longstanding disparities in access to housing opportunities and economic mobility.

## C.    Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

**Identify any R/ECAPs or groupings of R/ECAP tracts within Fontana and region.**

HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) as Census Tracts that meet both of the following criteria:

- A non-White population of 50% or more, and
- A poverty rate that exceeds 40% or a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever threshold is lower.

As shown on Map 2, above, Fontana contains one R/ECAP Census Tract in the central part of the city. This tract is predominantly Hispanic and has a high concentration of foreign-born residents of Mexican origin, and Spanish-speaking LEP individuals.

In the region, there are various R/ECAPs, which are concentrated in the following areas:

- Western Urban Core: This area contains a mix of high-density rental housing, older single-family homes, and publicly supported housing. The population is predominantly Hispanic, and economic hardship is widespread.
- South-Central Corridor: This corridor runs through multiple cities and has a high proportion of non-White residents living in poverty. The area includes major transportation routes, older industrial zones, and large multi-family housing developments.
- Eastern Edge of the Region: This area includes agricultural and semi-rural communities with significant Hispanic populations and limited economic opportunities. Poverty rates here are among the highest in the region, and the availability of affordable housing is a major challenge.

**Describe and identify the predominant protected classes residing in R/ECAPs in Fontana and region, and describe how the demographics of the R/ECAPs compare with the demographics of Fontana and region.**

Table 8 – R/ECAP Demographics shows the demographic composition of R/ECAPs in Fontana and the region. The predominant protected classes residing in R/ECAPs within Fontana and the greater region are Hispanic residents, families with children, and individuals of Mexican national origin. In Fontana, Hispanic residents make up 85.55% of the total population in R/ECAPs, significantly higher than their 68.49% share of Fontana's overall population. Similarly, in the region, Hispanic residents account for 63.30% of the R/ECAP population, compared to their 51.46% share of the total regional population.

Black, non-Hispanic residents are also overrepresented in R/ECAPs compared to their share of the overall population. In Fontana, Black residents constitute 8.33% of the R/ECAP population, slightly higher than their 7.99% share of Fontana's total population. In the region, Black residents make up 12.02% of the R/ECAP population, almost double their 6.84% representation in the total regional population.

Families with children are another predominant group in R/ECAPs. In Fontana, 76.56% of families in R/ECAPs have children, significantly higher than the 44.89% of families with children in Fontana overall. Similarly, in the region, 61.94% of families in R/ECAPs have children, compared to 33.55% of families with children in the broader region.

Regarding national origin, individuals of Mexican origin are the most prevalent group in R/ECAPs. In Fontana, 34.74% of the R/ECAP population is of Mexican origin, compared to 16.99% of Fontana's total population. In the region, 20.18% of the R/ECAP population is of Mexican origin, compared to 12.08% of the total regional population. Other groups present in R/ECAPs include individuals from Central America, the Philippines, and Vietnam, though they constitute smaller shares of the population.

Overall, R/ECAPs in both Fontana and the region have disproportionately high concentrations of Hispanic residents, families with children, and individuals of Mexican origin compared to their respective broader populations. These patterns suggest that racial/ethnic segregation and economic disparities persist, particularly among Hispanic and Black residents and households with children.

## Table 8 – R/ECAP Demographics

| | | (Fontana, CA CDBG) Jurisdiction | | (Riverside-San Bernardino-Ontario, CA) Region | |
|---|---|---|---|---|---|
| **R/ECAP Race/Ethnicity** | | # | % | # | % |
| Total Population in R/ECAPs | | 5,417 | - | 209,235 | - |
| White, Non-Hispanic | | 228 | 4.21% | 35,928 | 17.17% |
| Black, Non-Hispanic | | 451 | 8.33% | 25,140 | 12.02% |
| Hispanic | | 4,634 | 85.55% | 132,437 | 63.30% |
| Asian or Pacific Islander, Non-Hispanic | | 55 | 1.02% | 10,225 | 4.89% |
| Native American, Non-Hispanic | | 8 | 0.15% | 1,057 | 0.51% |
| Other, Non-Hispanic | | 5 | 0.09% | 390 | 0.19% |
| **R/ECAP Family Type** | | | | | |
| Total Families in R/ECAPs | | 1,122 | - | 41,495 | - |
| Families with children | | 859 | 76.56% | 25,702 | 61.94% |
| **R/ECAP National Origin** | | | | | |
| Total Population in R/ECAPs | | 5,417 | - | 209,235 | - |
| #1 country of origin | Mexico | 1,882 | 34.74% Mexico | 42,229 | 20.18% |
| #2 country of origin | Other Central America | 111 | 2.05% Other Central America | 2,440 | 1.17% |
| #3 country of origin | Philippines | 40 | 0.74% El Salvador | 1,975 | 0.94% |
| #4 country of origin | Vietnam | 22 | 0.41% Philippines | 1,150 | 0.55% |
| #5 country of origin | Colombia | 14 | 0.26% Other South Eastern Asia | 990 | 0.47% |
| #6 country of origin | Other South America | 8 | 0.15% China excl. Taiwan | 837 | 0.40% |
| #7 country of origin | Western Africa | 6 | 0.11% Vietnam | 701 | 0.34% |
| #8 country of origin | NULL | 0 | 0.00% Other Western Asia | 529 | 0.25% |
| #9 country of origin | NULL | 0 | 0.00% Canada | 502 | 0.24% |
| #10 country of origin | NULL | 0 | 0.00% Other South Central Asia | 466 | 0.22% |

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
Note 2: Data Sources: Decennial Census; ACS
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

**Describe how R/ECAPs have changed over time in Fontana and region (since 1990).**

As shown on Maps 8-10 (Race/Ethnicity Trends 1990, 200, and 2010), there were no R/ECAPs in Fontana between 1990-2010.

Regionally, R/ECAPs were initially concentrated in urban cores such as San Bernardino and Riverside in 1990. By 2000, they expanded into eastern and southern portions of the region, particularly where Hispanic populations had increased significantly. In 2010, this trend continued, with San Bernardino, Ontario, and parts of Riverside County displaying persistent patterns of racial and ethnic concentration and poverty. Today, R/ECAPs remain in these urban centers, with additional expansion into suburban areas. The highest concentrations of Hispanic residents are in areas that overlap with R/ECAPs, highlighting a strong correlation between racial composition and economic disparity.

Over time, both Fontana and the region have seen an increase in R/ECAPs, with economic and racial segregation becoming more deeply entrenched. The presence of publicly supported housing and Housing Choice Voucher recipients in these areas reinforces these patterns. The persistence of these trends suggests that historical racial segregation and economic disparities continue to shape the housing landscape, limiting access to economic opportunities and resources for those living in these areas.

### Describe how R/ECAPs align with the location of publicly supported housing.

The maps indicate that R/ECAPs and publicly supported housing significantly overlap within Fontana, and the same is true for the region. Most publicly supported housing developments, including Project-Based Section 8 and Low-Income Housing Tax Credit (LIHTC) properties, are located within or adjacent to R/ECAP areas. The highest concentrations of HCV-assisted households also align with these areas, reinforcing a pattern where subsidized housing is predominantly situated in neighborhoods with a higher proportion of low-income and non-White residents. This suggests that residents of publicly supported housing face limited access to areas with lower poverty rates and more economic opportunities, reinforcing existing patterns of segregation. The alignment between R/ECAPs and publicly supported housing locations indicates that affordable housing developments have historically been sited in areas that already have high levels of racial/ethnic and economic segregation, rather than being distributed throughout Fontana and region.

### Compare the demographic composition of occupants of publicly supported housing in R/ECAPS to the demographic composition of occupants of publicly supported housing outside of R/ECAPs.

Table 9 shows the demographics of publicly supported housing units inside and outside of R/ECAPs in Fontana. The table shows that publicly supported housing in Fontana's R/ECAP is predominantly occupied by Black and Hispanic households, while publicly supported housing outside of R/ECAPs has a more diverse demographic composition with higher proportions of White and AAPI residents.

In Project-Based Section 8 housing within R/ECAPs, 63.83% of residents are Hispanic, compared to 42.76% in non-R/ECAP areas. The Black population in these units is also higher

in R/ECAPs at 31.91% compared to 16.45% outside of R/ECAPs. Conversely, White residents comprise only 2.13% of Section 8 housing in R/ECAPs, whereas they represent 32.24% of residents in non-R/ECAP areas. The AAPI population represent 2.13% of residents within R/ECAPs, and 7.24% of residents outside of them.

The Housing Choice Voucher (HCV) Program also reflects these patterns, with 64.41% of HCV households in R/ECAPs identifying as Black, compared to 58.37% in non-R/ECAPs. Hispanic households make up a slightly higher share in R/ECAPs at 32.20% compared to 29.11% outside of R/ECAPs, while White representation is lower in R/ECAPs at 3.39% versus 10.80% outside of these areas. AAPI representation within R/ECAPs is nonexistent and is 1.07% outside of them.

Regarding family composition, Project-Based Section 8 housing in R/ECAPs has a much higher share of families with children (63.83%) than non-R/ECAP units (12.17%). However, the HCV program in R/ECAPs has a lower proportion of families with children (42.37%) compared to non-R/ECAP areas (46.80%). Elderly residents make up a small share of R/ECAP Section 8 housing (8.51%) compared to a much larger share (77.96%) outside of R/ECAPs, and they make up 22.03% of R/ECAP HCV-assisted residents compared to 31.96% outside of them. This suggests that publicly supported housing outside of R/ECAPs may serve a larger senior population.

Disability representation follows a similar trend, with non-R/ECAP Section 8 housing having a higher percentage of occupants with disabilities (11.48%) compared to 3.42% in R/ECAPs. The HCV program also has a higher disability rate in non-R/ECAP areas (28.65%) than in R/ECAPs (24.22%).

Overall, publicly supported housing in R/ECAPs is characterized by a higher concentration of Black and Hispanic residents, more families with children, and fewer elderly and disabled residents compared to non-R/ECAP publicly supported housing. These differences suggest that publicly supported housing outside of R/ECAPs may offer greater access to resources and amenities that attract elderly and White residents, while R/ECAP housing continues to serve predominantly minority and lower-income family populations.

**Table 9 - R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category**

| (Fontana, CA CDBG) Jurisdiction | Total # units (occupied) | % White | % Black | % Hispanic | % Asian or Pacific Islander | % Families with children | % Elderly | % with a disability |
|---|---|---|---|---|---|---|---|---|
| **Public Housing** | | | | | | | | |
| R/ECAP tracts | N/a | N/a | 0.00% | N/a | N/a | N/a | N/a | N/a |
| Non R/ECAP tracts | N/a | N/a | 0.00% | N/a | N/a | N/a | N/a | N/a |
| **Project-based Section 8** | | | | | | | | |
| R/ECAP tracts | 48 | 2.13% | 31.91% | 63.83% | 2.13% | 63.83% | 8.51% | 3.42% |
| Non R/ECAP tracts | 301 | 32.24% | 16.45% | 42.76% | 7.24% | 12.17% | 77.96% | 11.48% |
| **Other Multifamily** | | | | | | | | |
| R/ECAP tracts | N/a | N/a | N/a | N/a | N/a | N/a | N/a | N/a |
| Non R/ECAP tracts | 59 | 37.70% | 9.84% | 40.98% | 9.84% | N/a | 100.00% | 2.82% |
| **HCV Program** | | | | | | | | |
| R/ECAP tracts | 56 | 3.39% | 64.41% | 32.20% | 0.00% | 42.37% | 22.03% | 24.22% |
| Non R/ECAP tracts | 755 | 10.80% | 58.37% | 29.11% | 1.07% | 46.80% | 31.96% | 28.65% |

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.
Note 2: Data Sources: APSH

## Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

Historical zoning and land use policies have contributed significantly to patterns of segregation and concentrated poverty. Exclusionary zoning laws have limited the development of multifamily and affordable housing in certain areas, reinforcing racial and economic segregation. These restrictions have historically prevented lower-income households, particularly communities of color, from accessing housing in wealthier or better-resourced neighborhoods. Additionally, redlining and discriminatory lending practices made it difficult for minority families to secure home loans, leading to a long-term disparity in homeownership and wealth accumulation. While many of these practices have been outlawed, their lasting effects continue to shape the geography of race and poverty.

Economic factors have also played a critical role in reinforcing these patterns. Rising housing costs, stagnant wages, and limited access to credit have disproportionately affected low-income and minority households. Many working-class families, particularly Hispanic and Black households, remain concentrated in areas with lower housing costs but fewer economic opportunities. Publicly supported housing has often been placed in these same areas rather than being distributed more evenly across Fontana, further entrenching segregation. The location of job centers and transportation infrastructure also influences where people live, with lower-income families often having to choose between affordable housing and proximity to employment.

Immigrant communities tend to cluster in areas with established cultural and social networks, often in lower-cost housing markets. At the same time, gentrification and redevelopment in certain areas have displaced lower-income residents, pushing them into more affordable but often segregated neighborhoods.

## D.    Disparities in Access to Opportunity

### 1.    Education

## Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

Table 10, below, includes a School Proficiency Index that assesses the proximity of various racial/ethnic groups to neighborhoods with high-performing schools. The school proficiency index is based on school-level data from 4th grade state exam performance, ranging from 0 to 100, with higher scores indicating closer proximity to high-performing schools.

Access to high-performing schools varies significantly by race and ethnicity in the city of Fontana. Hispanic residents have the lowest school proficiency index (23.28), while AAPI residents have the highest (46.60). White and Black residents have similar index values (36.95 and 38.93, respectively), while Native American residents have a slightly lower score (28.26). Residents below the Federal Poverty Level (FPL) generally have less access, with Hispanic residents facing the greatest disadvantage (16.61), while AAPI residents still maintain the highest score (36.45). Black residents below the FPL experience a notable drop in access compared to their non-poverty counterparts.

Compared to the region, the City of Fontana has generally lower access to proficient schools across all racial and ethnic groups. The regional school proficiency index is higher for all groups, with Hispanic residents having the lowest score (33.26) and AAPI residents having the highest (51.51). While disparities exist in both the city of Fontana and the region, residents in the city of Fontana—particularly those below the poverty line—have reduced access to high-performing schools, indicating a greater concentration of low-performing schools in their neighborhoods.

**Table 10 – Opportunity Indicators by Race/Ethnicity**

| (Fontana, CA CDBG) Jurisdiction | Low Poverty Index | School Proficiency Index | Labor Market Index | Transit Index | Low Transportation Cost Index | Jobs Proximity Index | Environmental Health Index |
|---|---|---|---|---|---|---|---|
| **Total Population** | | | | | | | |
| White, Non-Hispanic | 55.81 | 36.95 | 32.48 | 57.00 | 39.08 | 46.04 | 26.51 |
| Black, Non-Hispanic | 59.83 | 38.93 | 33.83 | 57.30 | 37.59 | 47.27 | 26.50 |
| Hispanic | 42.24 | 23.28 | 22.52 | 61.13 | 44.03 | 47.69 | 23.39 |
| Asian or Pacific Islander, Non-Hispanic | 67.72 | 46.60 | 39.53 | 54.17 | 33.83 | 48.47 | 27.66 |
| Native American, Non-Hispanic | 47.90 | 28.26 | 25.99 | 59.68 | 41.76 | 49.12 | 23.29 |
| **Population below federal poverty line** | | | | | | | |
| White, Non-Hispanic | 41.53 | 24.92 | 23.84 | 61.57 | 45.39 | 46.43 | 23.53 |
| Black, Non-Hispanic | 43.66 | 21.12 | 25.39 | 61.77 | 43.96 | 51.83 | 21.87 |
| Hispanic | 30.58 | 16.61 | 17.59 | 64.22 | 49.13 | 44.75 | 23.13 |
| Asian or Pacific Islander, Non-Hispanic | 56.77 | 36.45 | 33.71 | 61.08 | 42.01 | 51.54 | 23.08 |
| Native American, Non-Hispanic | 36.52 | 10.34 | 13.15 | 66.68 | 47.68 | 66.83 | 14.63 |
| **(Riverside-San Bernardino-Ontario, CA) Region** | | | | | | | |
| **Total Population** | | | | | | | |
| White, Non-Hispanic | 50.83 | 46.43 | 33.94 | 48.57 | 42.13 | 45.92 | 48.02 |
| Black, Non-Hispanic | 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, Non-Hispanic | 58.83 | 51.51 | 42.31 | 55.92 | 42.65 | 53.56 | 35.12 |
| Native American, Non-Hispanic | 39.48 | 35.90 | 24.58 | 47.70 | 43.26 | 43.36 | 49.90 |
| **Population below federal poverty line** | | | | | | | |
| White, Non-Hispanic | 37.75 | 37.30 | 25.07 | 48.70 | 45.70 | 43.28 | 51.53 |
| Black, Non-Hispanic | 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, Non-Hispanic | 41.94 | 35.76 | 29.56 | 58.72 | 49.53 | 57.38 | 34.87 |
| Native American, Non-Hispanic | 29.25 | 30.43 | 19.72 | 50.03 | 46.34 | 44.62 | 44.78 |

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

Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).
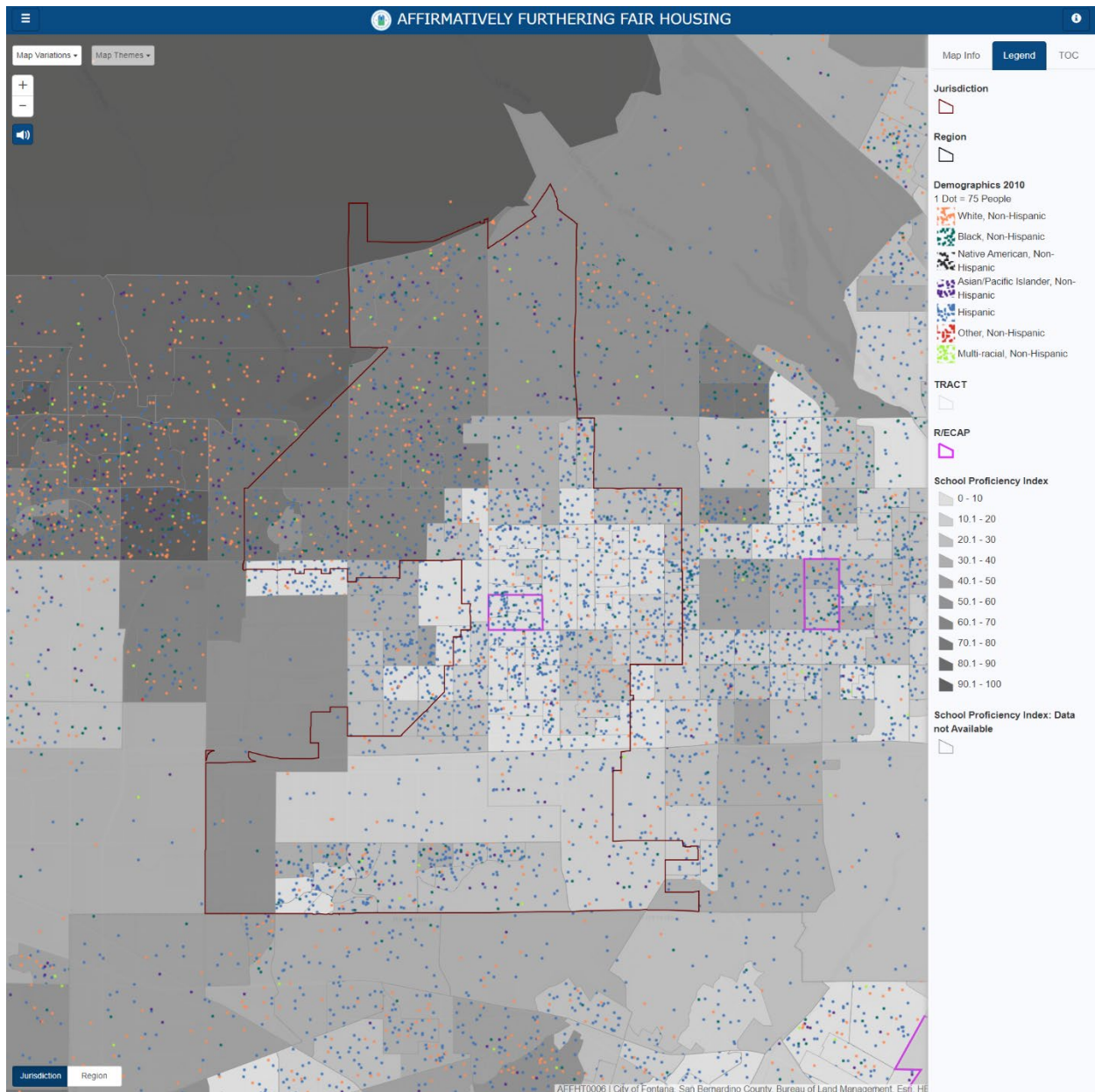
## Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

Map 12- 14 show the School Proficiency Index and population distribution by race/ethnicity, national origin, and family type. The maps are shaded according to school proximity index values. The darker shaded areas are those with higher index values, indicating the presence of higher performing schools in those areas.
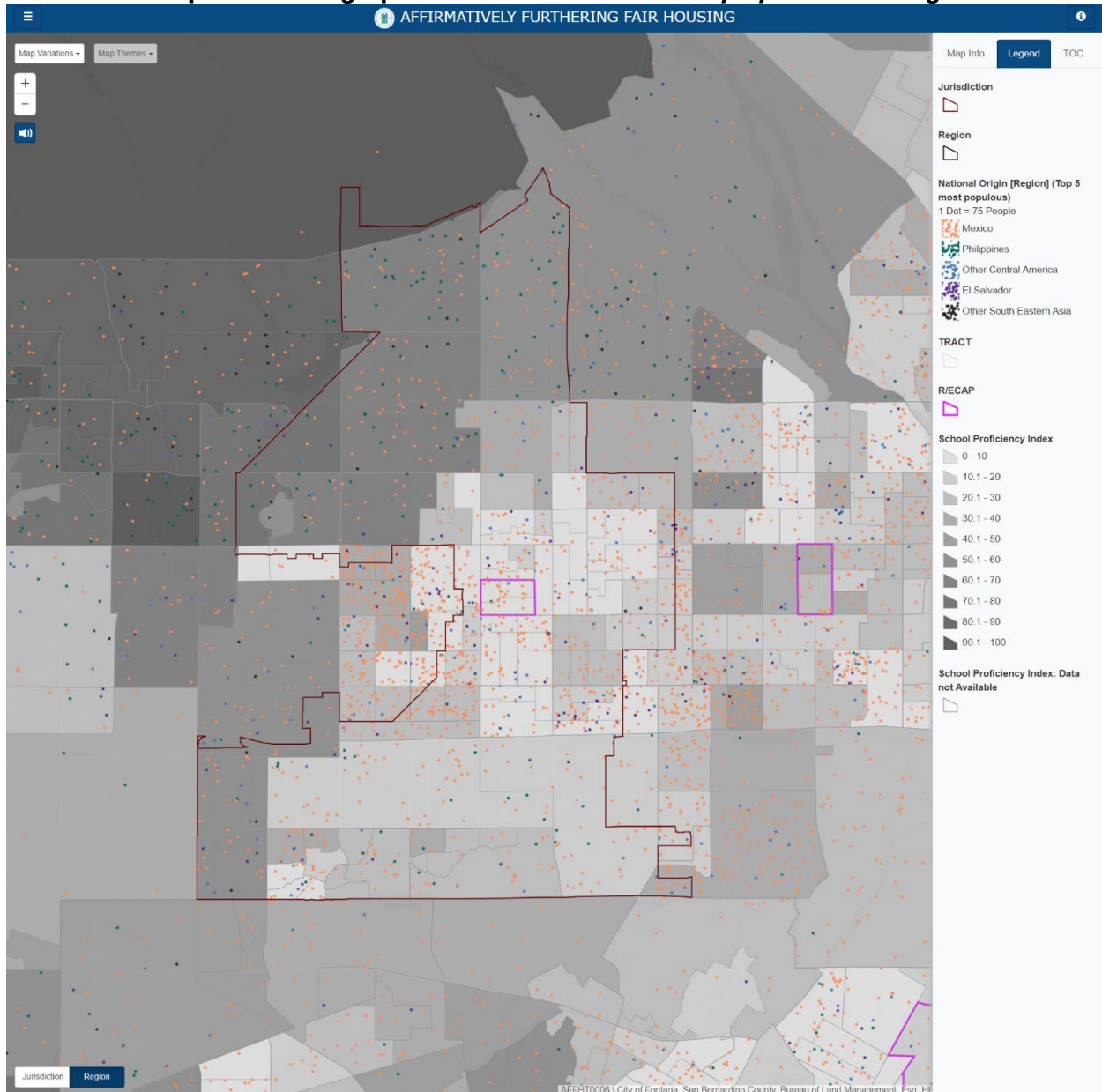
The maps reveal that areas with the lowest school proficiency index values are primarily located in the central and southern portions of the city of Fontana, which have higher concentrations of Hispanic and Black residents, as well as foreign-born residents from Mexico and Central America. In contrast, neighborhoods with higher school proficiency index values are generally located in the northern and western parts of the city of Fontana, where a higher proportion of White and Asian residents reside.

Overall, the maps indicate a correlation between residency patterns and access to proficient schools. Areas with the darkest shading, which signify the best access to high-performing schools, are more commonly found in neighborhoods with a greater presence of White and Asian residents. Meanwhile, Hispanic and Black residents, along with foreign-born individuals from Mexico and Central America, are more likely to reside in areas with lower school proficiency index values.

**Map 12 – Demographics and School Proficiency by Race/Ethnicity**

Map Info | Legend | TOC

Map Variations ▾   Map Themes ▾

Jurisdiction

Region

**Demographics 2010**
1 Dot = 75 People
- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

TRACT

R/ECAP

**School Proficiency Index**
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

School Proficiency Index: Data not Available

Jurisdiction | Region

AFFHT0006 | City of Fontana, San Bernardino County, Bureau of Land Management, Esri, HE

**Map 13 – Demographics and School Proficiency by National Origin**

**Map 14 – Demographics and School Proficiency by Family Status**



AFFHT0006 | City of Fontana, San Bernardino County, Bureau of Land Management, Esri, HE
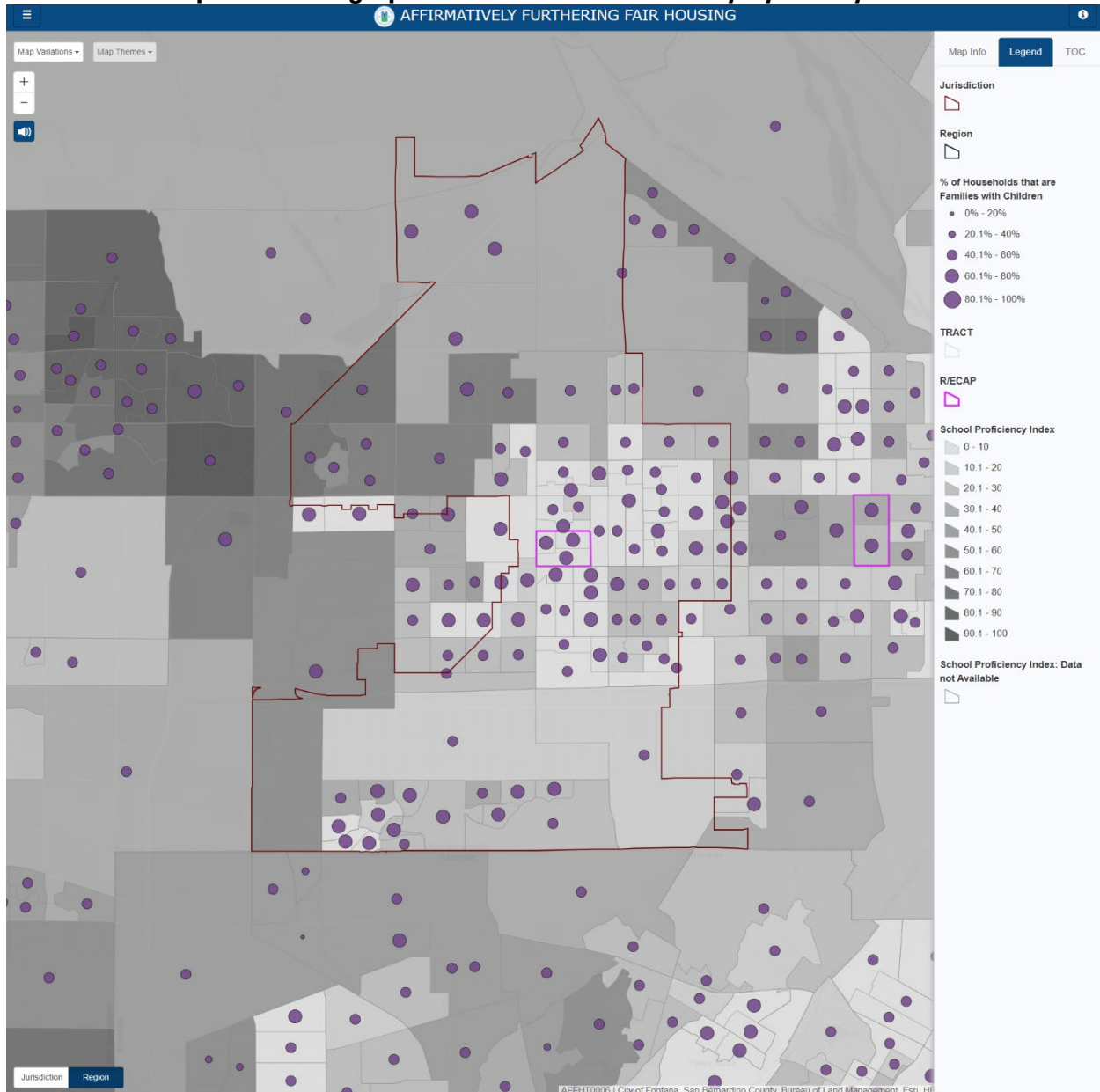
## 2. Employment

**Describe any disparities in access to jobs and labor markets by protected class groups.**

Table 10 includes a Jobs Proximity Index, which measures the physical distance between where residents of different races/ethnicities live and the location of jobs. A higher index value indicates better access to employment opportunities. In the city of Fontana, Native American residents have the highest index value (49.12), suggesting they reside closest to employment centers. Hispanic residents also have relatively high proximity (47.69), while

AAPI, Black, and White residents have slightly lower index values (48.47, 47.27, and 46.04, respectively).

Across racial/ethnic groups, residents living below the Federal Poverty Level (FPL) generally live in closer proximity to job centers than the overall population. Native American residents below the FPL have the highest index value (66.83), indicating better access to employment opportunities, while Hispanic residents below the FPL have the lowest (44.75), suggesting a greater distance from job centers. Black residents below the FPL experience an increase in proximity compared to their overall population, with an index of 51.83.

Table 10 also includes a Labor Market Index, which measures the unemployment rate, labor force participation rate, and percentage of the population aged 25 and above with at least a bachelor's degree. A higher index value indicates that residents live in a neighborhood with stronger labor market conditions. In the city of Fontana, Hispanic residents have the lowest Labor Market Index (22.52), while AAPI residents have the highest (39.53). White and Black residents have slightly higher index values (32.48 and 33.83, respectively), with Native American residents at 25.99.

Residents below the FPL tend to have lower Labor Market Index values across all racial/ethnic groups. Hispanic residents below the FPL have the second lowest value (17.59), while Native American residents have the most significant disparity, with a value of 13.15. Black and White residents below the FPL experience smaller declines compared to their overall populations, with values of 25.39 and 23.84, respectively.

Compared to the region, the city of Fontana generally has lower Labor Market Index values, indicating fewer opportunities for high labor force participation and human capital. The region's highest index value belongs to AAPI residents (42.31), while Hispanic residents have the lowest (24.37). The disparities in labor market access are more pronounced for those living below the FPL, particularly among Hispanic and Native American residents, who are least likely to live in areas with strong labor markets.

## Describe how a person's place of residence affects their ability to obtain a job.

Maps 15-17 illustrate the Jobs Proximity Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index scores, which means they are closer to areas of employment. Maps 18-20 demonstrate the Labor Market Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they have higher labor force participation and human capital.

These maps show that the neighborhoods in southwest Fontana have the highest proximity to employment, and proximity declines as you head northeast through the city. Job proximity is lowest for neighborhoods to the north and south of the city's center. Additionally, neighborhoods in the city's center have the lowest levels of labor force participation and human capital, whereas neighborhoods in the northwest part of the city have the highest levels of labor force participation and human capital.
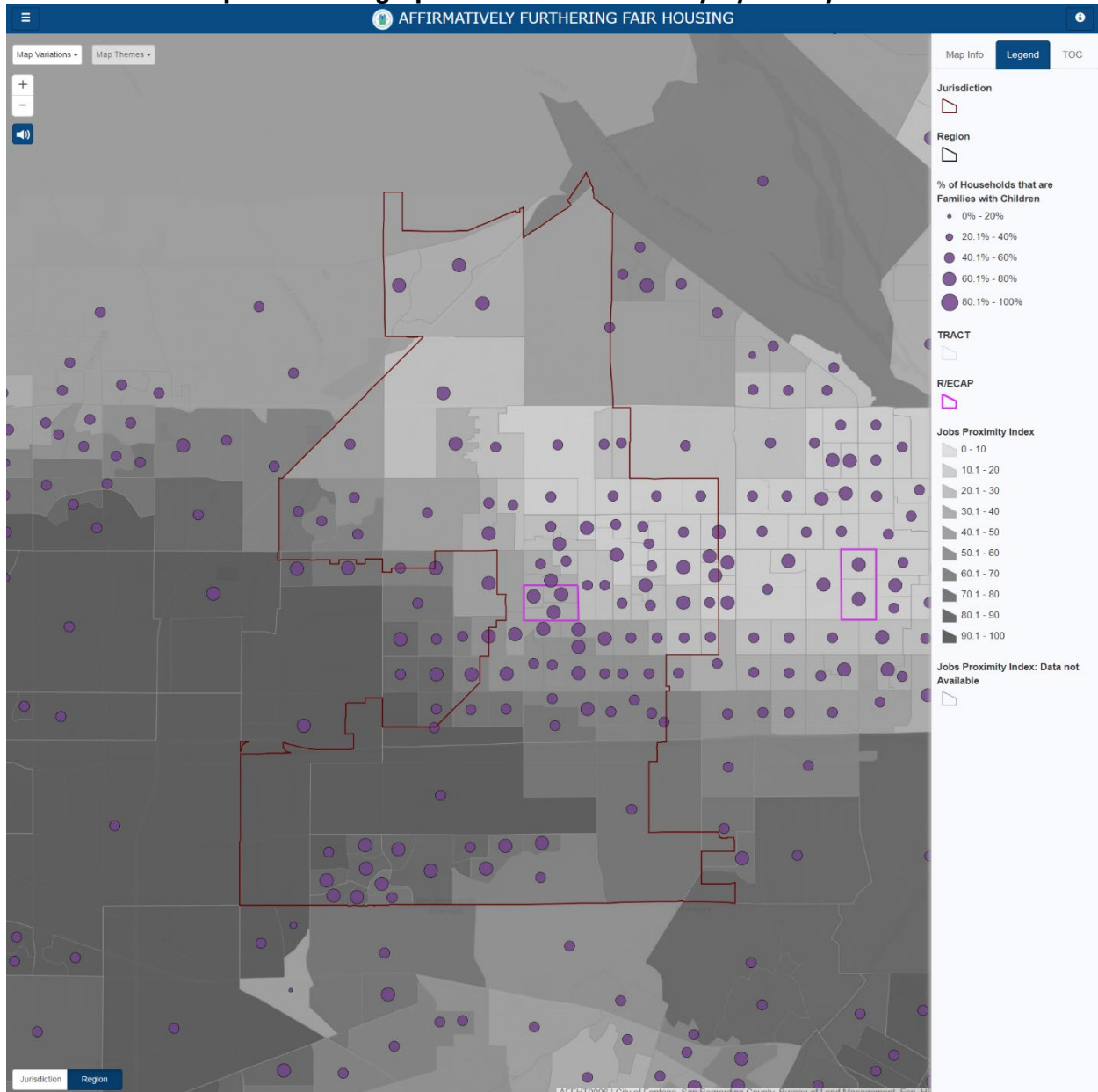
**Map 15 – Demographics and Job Proximity by Race/Ethnicity**
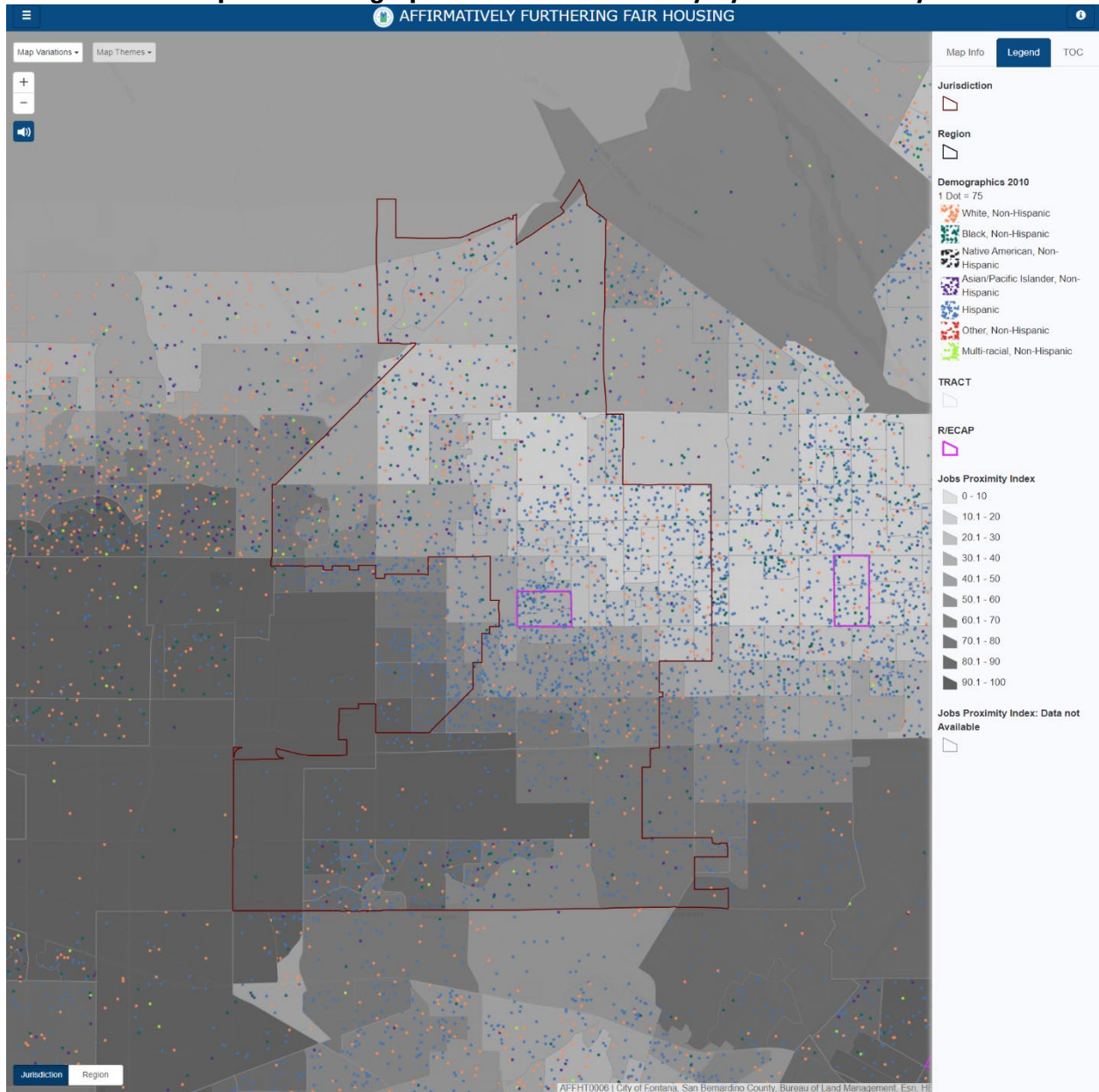
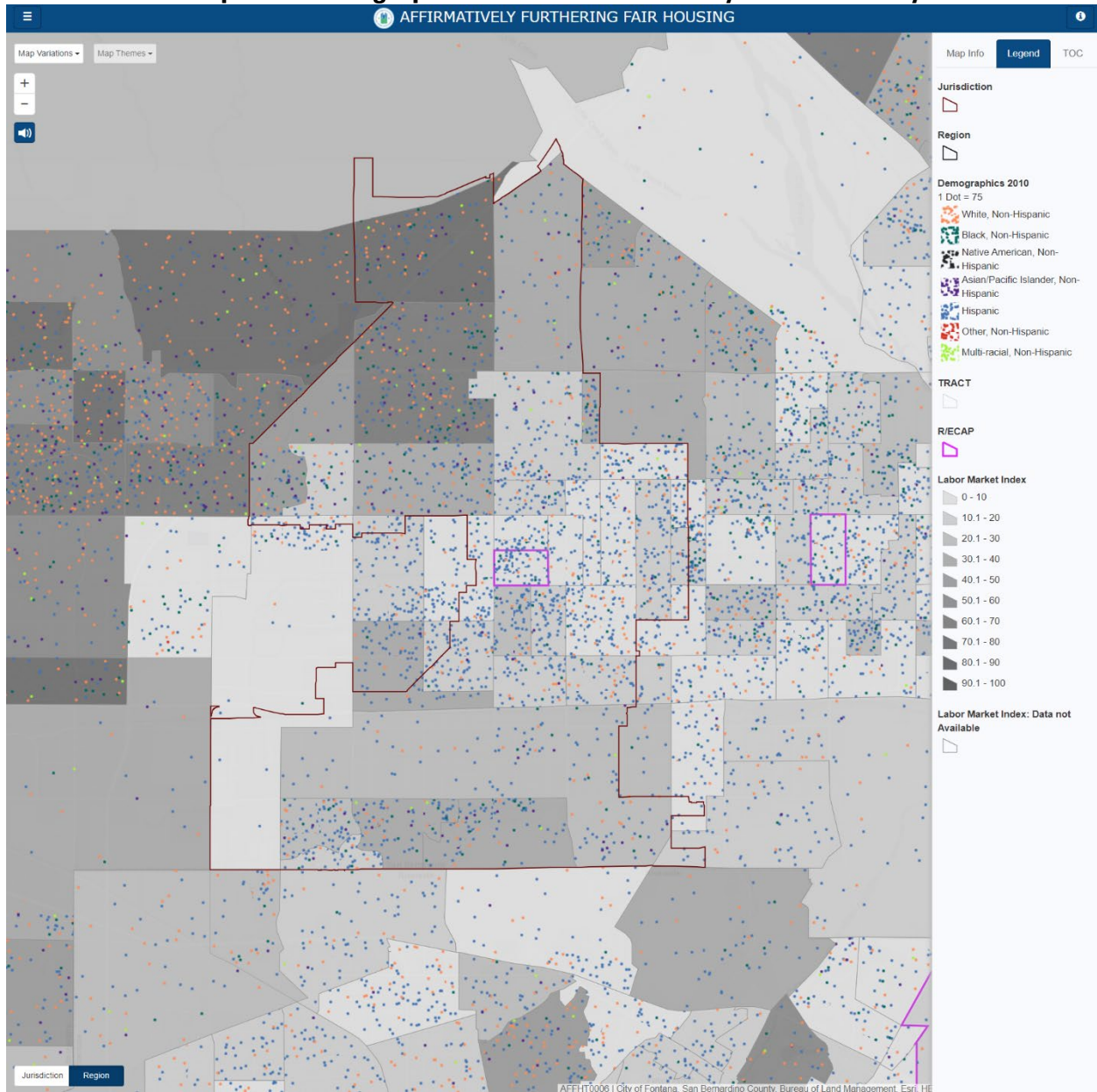**Map 16 – Demographics and Job Proximity by National Origin**
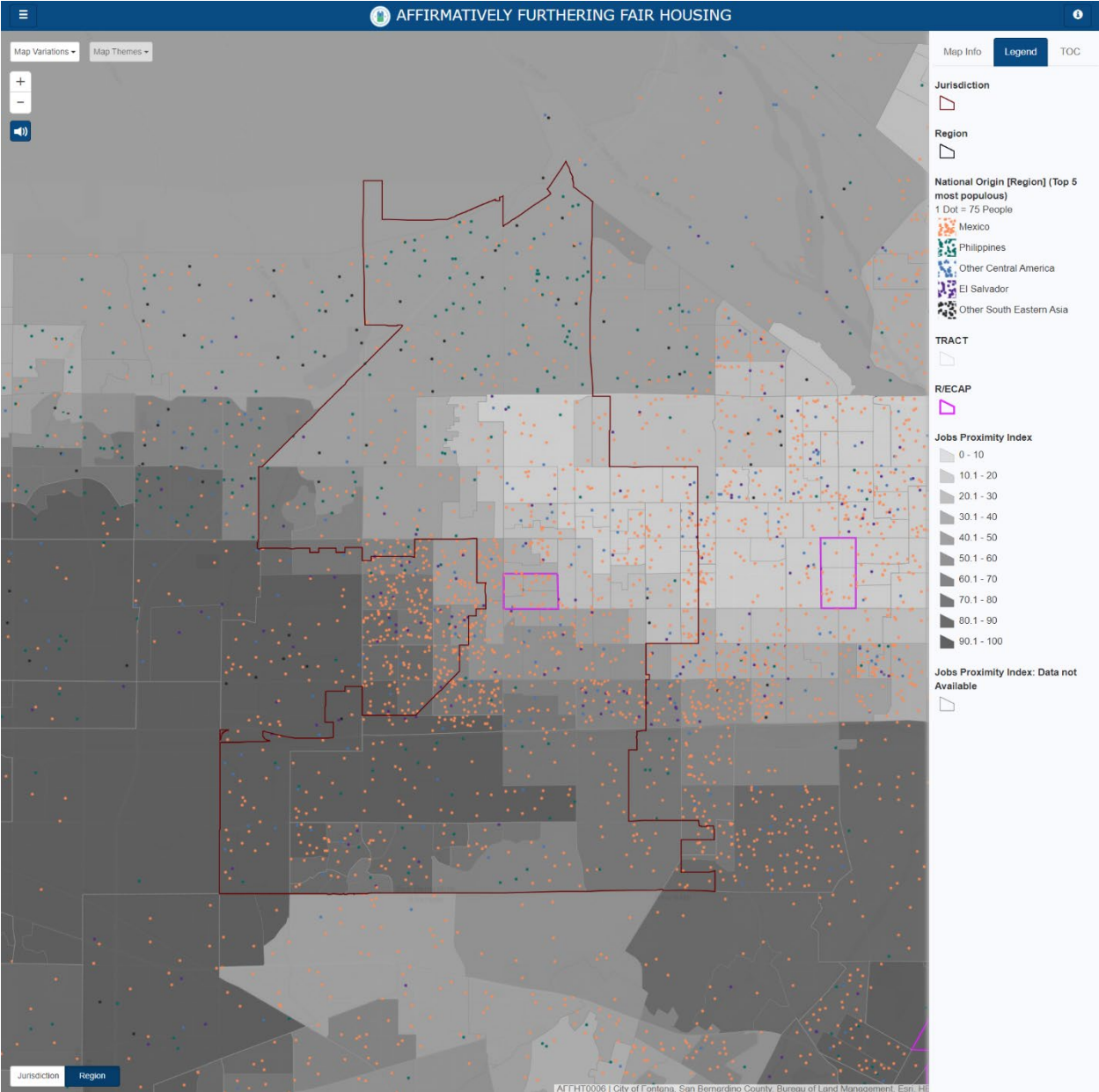
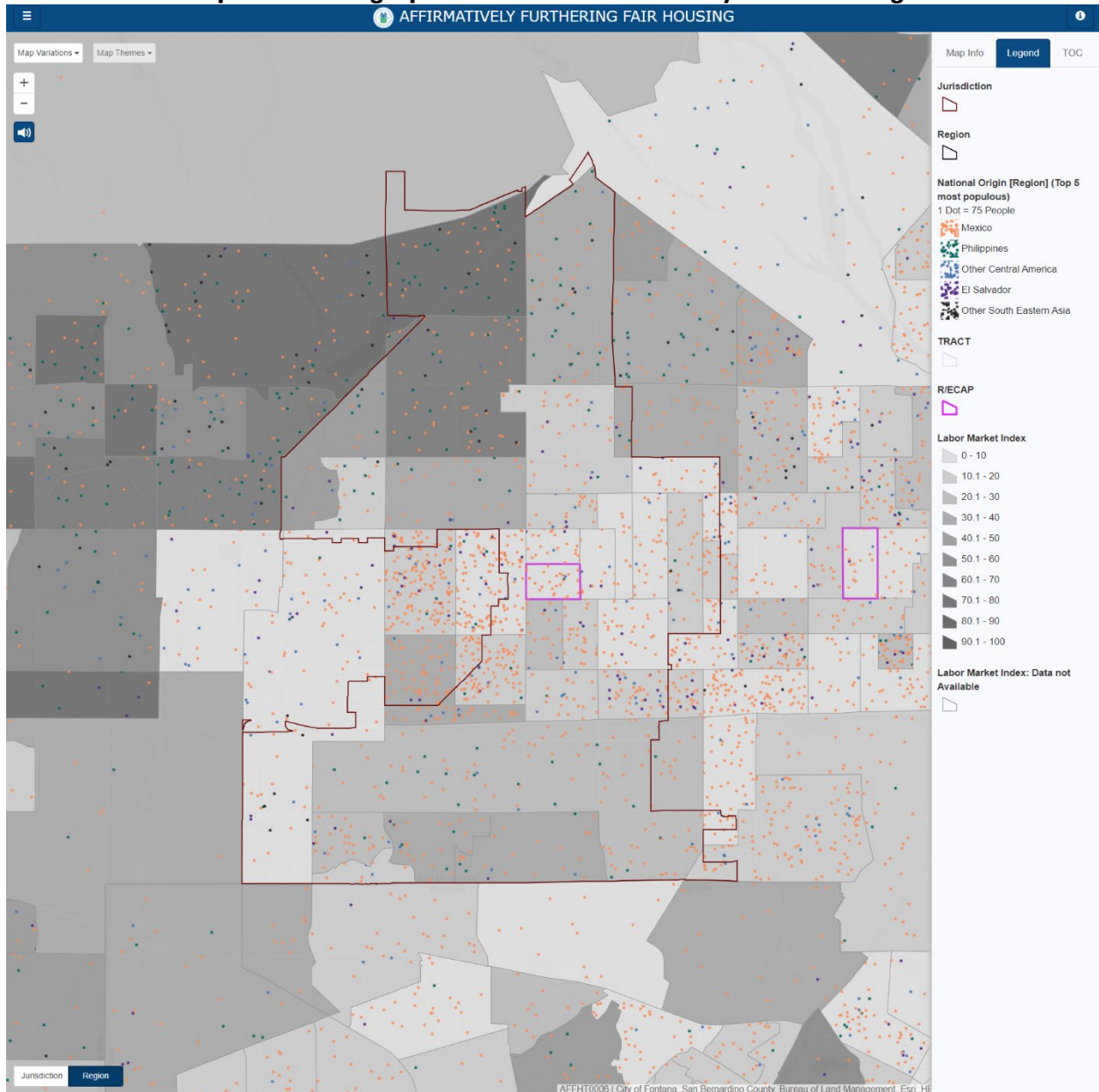**Map 17 – Demographics and Job Proximity by Family Status**

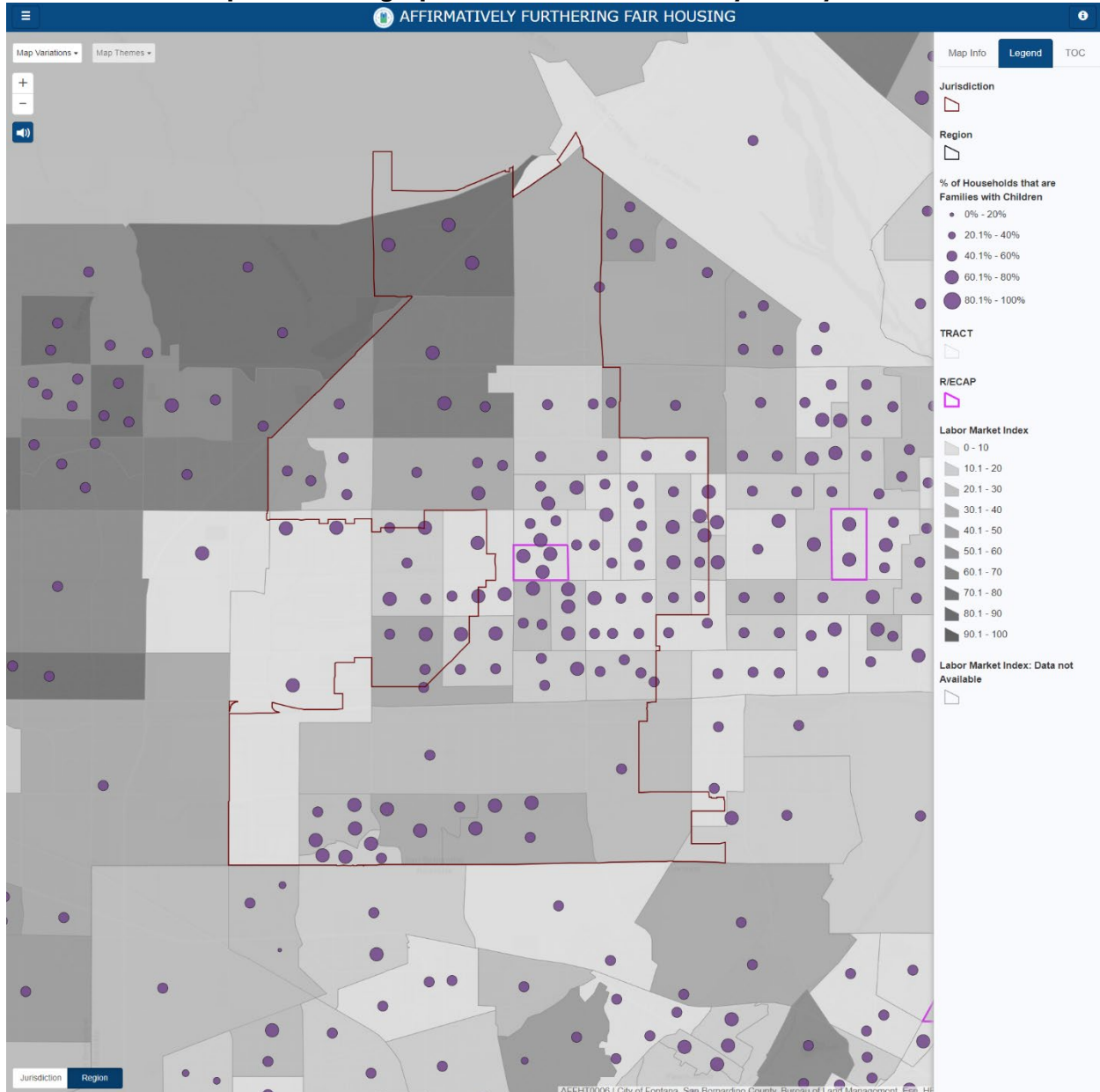**Map 18 – Demographics and Labor Market by Race/Ethnicity**

**Map 19 – Demographics and Labor Market by National Origin**

**Map 20 – Demographics and Labor Market by Family Status**



## Describe which racial/ethnic, national origin, or family status groups are least successful in accessing employment.

Table 11 - Labor Force Participation and Unemployment, shows data on workforce participation and unemployment rates by race/ethnicity, disability status, and sex. The data indicate that, in the city of Fontana, the overall labor force participation rate is 66.10%, with an unemployment rate of 5.90%. Among racial/ethnic groups, Native American residents experience the highest unemployment rate (11.50%), followed by Black residents (7.20%). White, non-Hispanic residents have the lowest unemployment rate (5.10%) but also the lowest labor force participation rate (62.10%).

Individuals with disabilities face significant barriers to employment, with a much lower labor force participation rate (42.90%) and a higher unemployment rate (10.90%) than the overall population. Gender disparities also exist, as males have a much higher labor force participation rate (86.40%) compared to females (68.30%), although unemployment rates remain relatively close (4.60% for males and 5.60% for females). These disparities suggest that Native American and Black residents, individuals with disabilities, and females face greater challenges in accessing employment opportunities.

**Table 11 – Labor Force Participation and Unemployment**

| | Fontana City, California | | Riverside-San Bernardino-Ontario, CA Metro Area | |
|---|---|---|---|---|
| | Labor Force Participation Rate | Unemployment Rate | Labor Force Participation Rate | Unemployment Rate |
| Population 16 years and over | 66.10% | 5.90% | 60.50% | 7.30% |
| **Race/Ethnicity** | | | | |
| White, Non-Hispanic | 62.10% | 5.10% | 54.60% | 6.10% |
| Black | 65.40% | 7.20% | 58.70% | 10.80% |
| Hispanic | 67.20% | 6.10% | 65.00% | 7.70% |
| Asian or Pacific Islander | 65.21% | 6.18% | 60.79% | 4.99% |
| Native American | 66.70% | 11.50% | 57.00% | 8.50% |
| **Disability Status** | | | | |
| With any disability | 42.90% | 10.90% | 39.90% | 13.50% |
| **Sex (population 20 to 64 years)** | | | | |
| Male | 86.40% | 4.60% | 80.70% | 6.40% |
| Female | 68.30% | 5.60% | 66.60% | 6.90% |

*Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates*

## 3. Transportation

**Describe any disparities in access to transportation related to costs and access to public transit by protected class groups.**

Table 10 includes a Transit Index, which measures the likelihood that residents utilize public transportation. Higher index values indicate better access to public transit in a neighborhood. The table shows that there are disparities in the city of Fontana, with Hispanic residents having the highest Transit Index value (61.13) and AAPI residents having the lowest (54.17). Black and White residents have similar values (57.30 and 57.00, respectively), while Native American residents have a slightly higher index (59.68). Residents living below the Federal Poverty Level (FPL) tend to have better access to public transportation, with Native American residents below the FPL having the highest index (66.68) and AAPI residents having the lowest (61.08).

Compared to the region, the city of Fontana has generally higher Transit Index values, suggesting better access to public transportation across all racial/ethnic groups. Regional Transit Index values are lower overall, with the largest disparity for Native American residents, who have a significantly lower index (47.70) compared to those in the city of Fontana.

Table 10 also includes a Low Transportation Cost Index, which measures the affordability of transportation in a neighborhood. Higher index values indicate lower transportation costs. The table shows that Hispanic residents in the city of Fontana have the highest index (44.03), indicating they are more likely to live in areas with lower transportation costs. In

contrast, AAPI residents have the lowest index (33.83), suggesting they face higher transportation costs. White and Black residents have similar values (39.08 and 37.59, respectively), while Native American residents have a moderately high index (41.76).

Residents below the FPL generally experience lower transportation costs than the overall population. Hispanic residents below the FPL have the highest index (49.13), while AAPI residents have the lowest (42.01). Native American residents below the FPL have one of the highest index values (47.68), suggesting they experience lower transportation costs than their non-poverty counterparts.

Compared to the region, residents in the city of Fontana generally face higher transportation costs, as indicated by slightly lower index values across all racial/ethnic groups. The disparities in transportation costs are more pronounced in the city of Fontana than in the region, where index values are more evenly distributed across racial/ethnic groups.

## Describe how a person's place of residence affects their access to transportation.

Maps 21-23 illustrate the Transit Index and population distribution by race/ethnicity, national origin, and family type for Fontana. On these maps, the areas with darker shading have higher index values, indicating that they are areas with better access to public transit. The maps show that residents in the central and southeastern parts of Fontana have some of the best access to public transit. These areas are characterized by higher concentrations of foreign-born residents. There are also Census tracts in the southern portions of the city with comparable access. These neighborhoods generally have higher population densities and a greater reliance on public transportation. Conversely, the northern and western parts of the city have lower Transit Index values. These areas have a higher proportion of White and Asian residents.

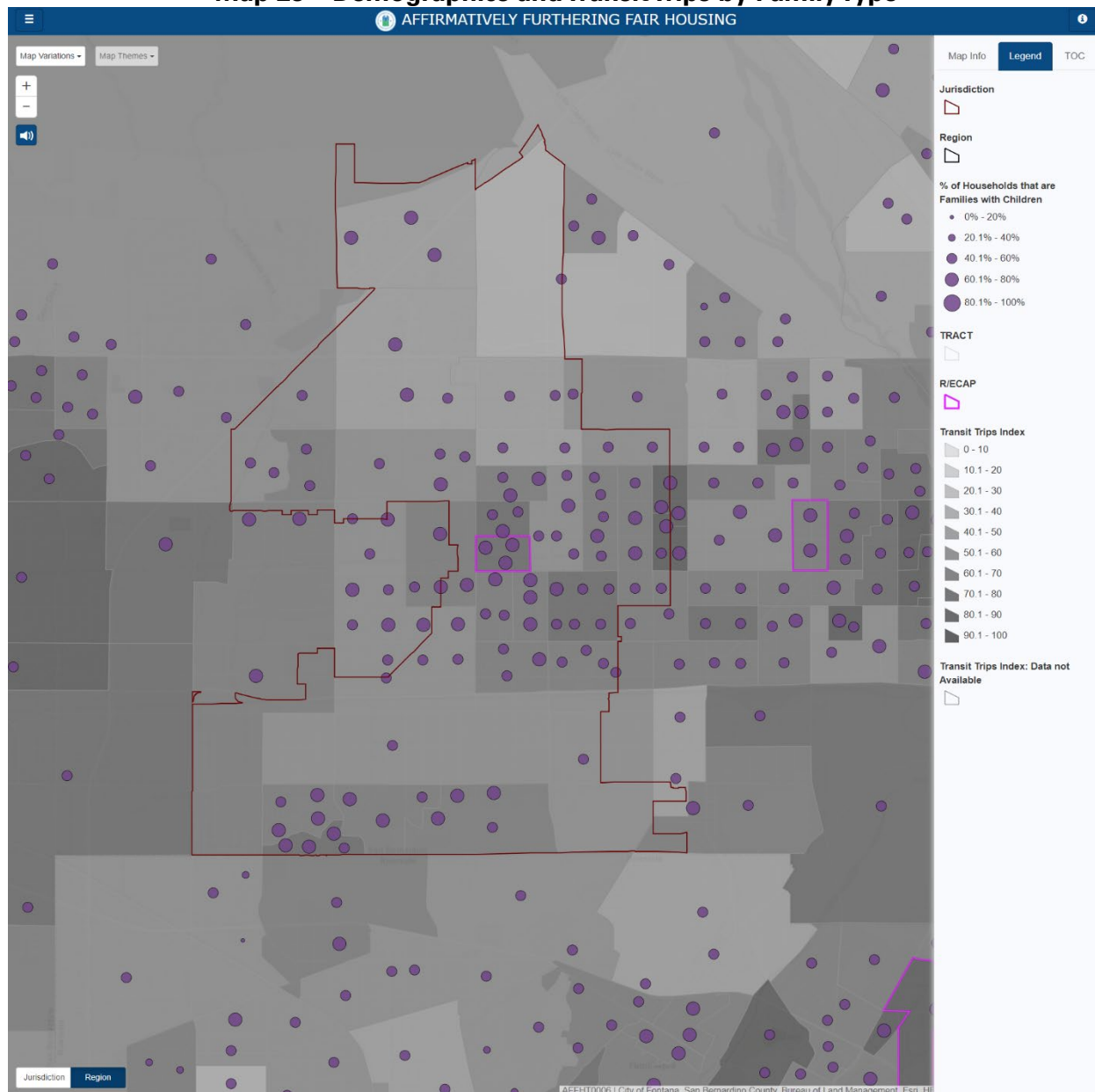**Map 21 – Demographics and Transit Trips by Race/Ethnicity**
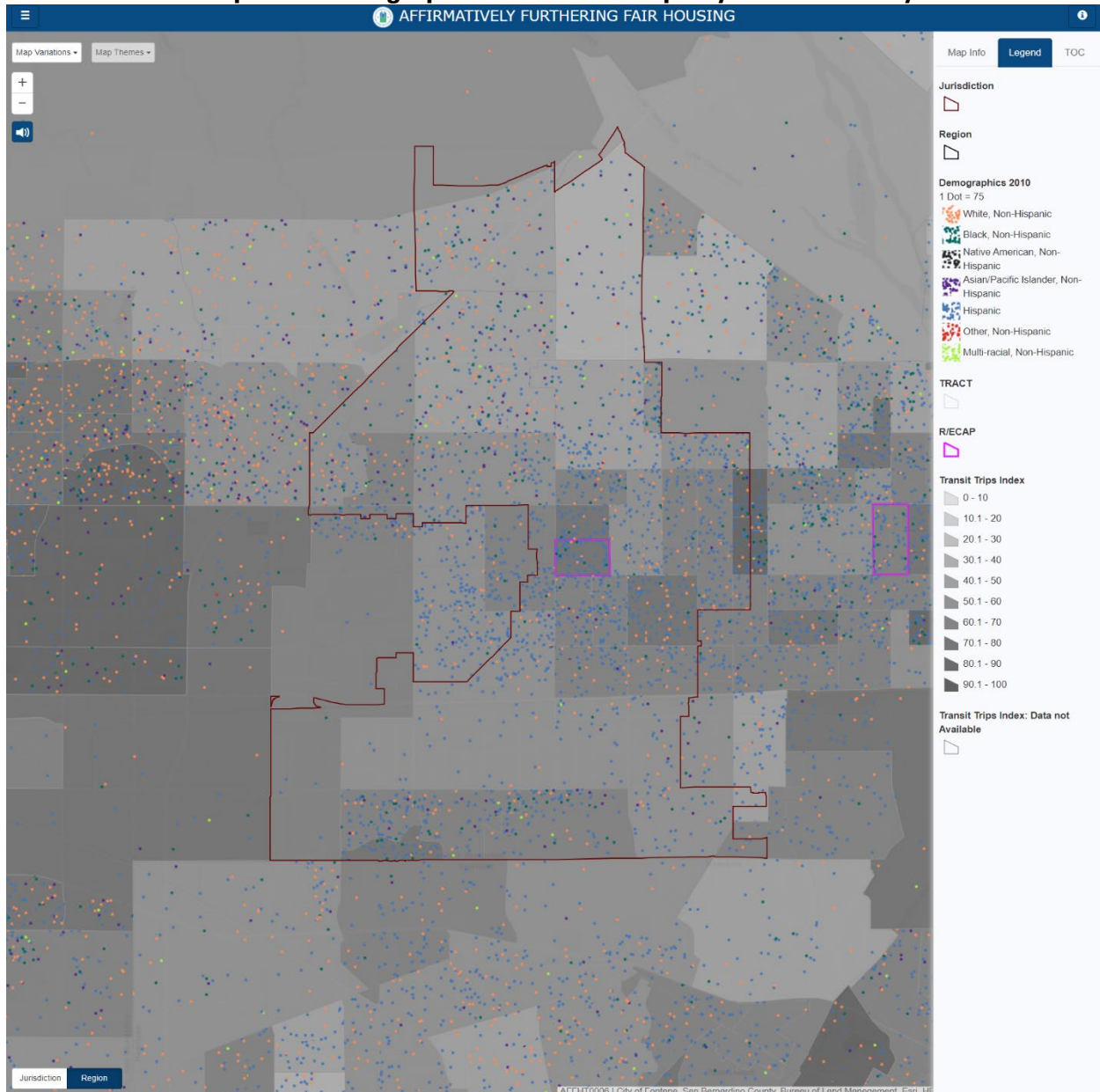
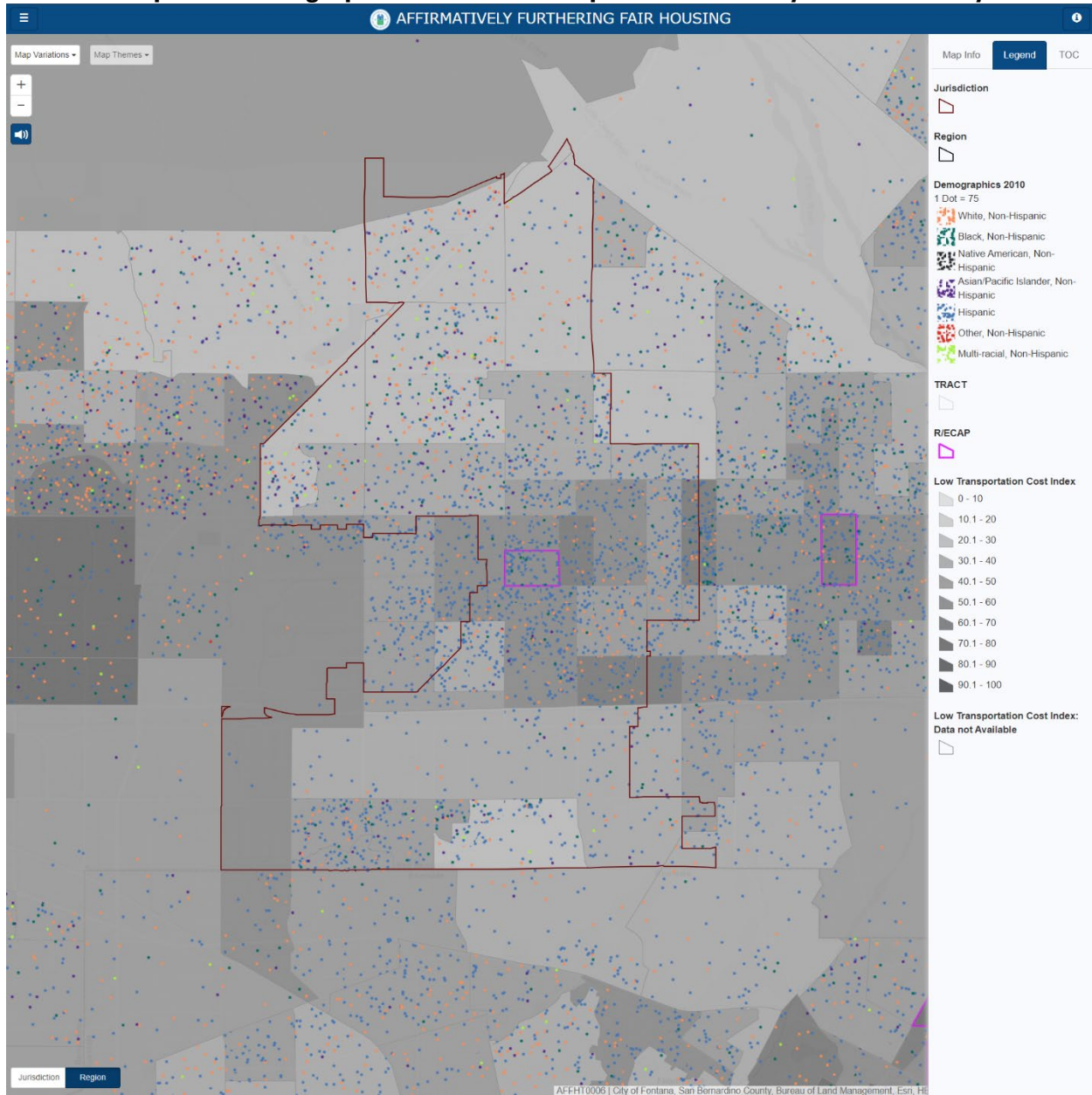# Map 22 – Demographics and Transit Trips by National Origin
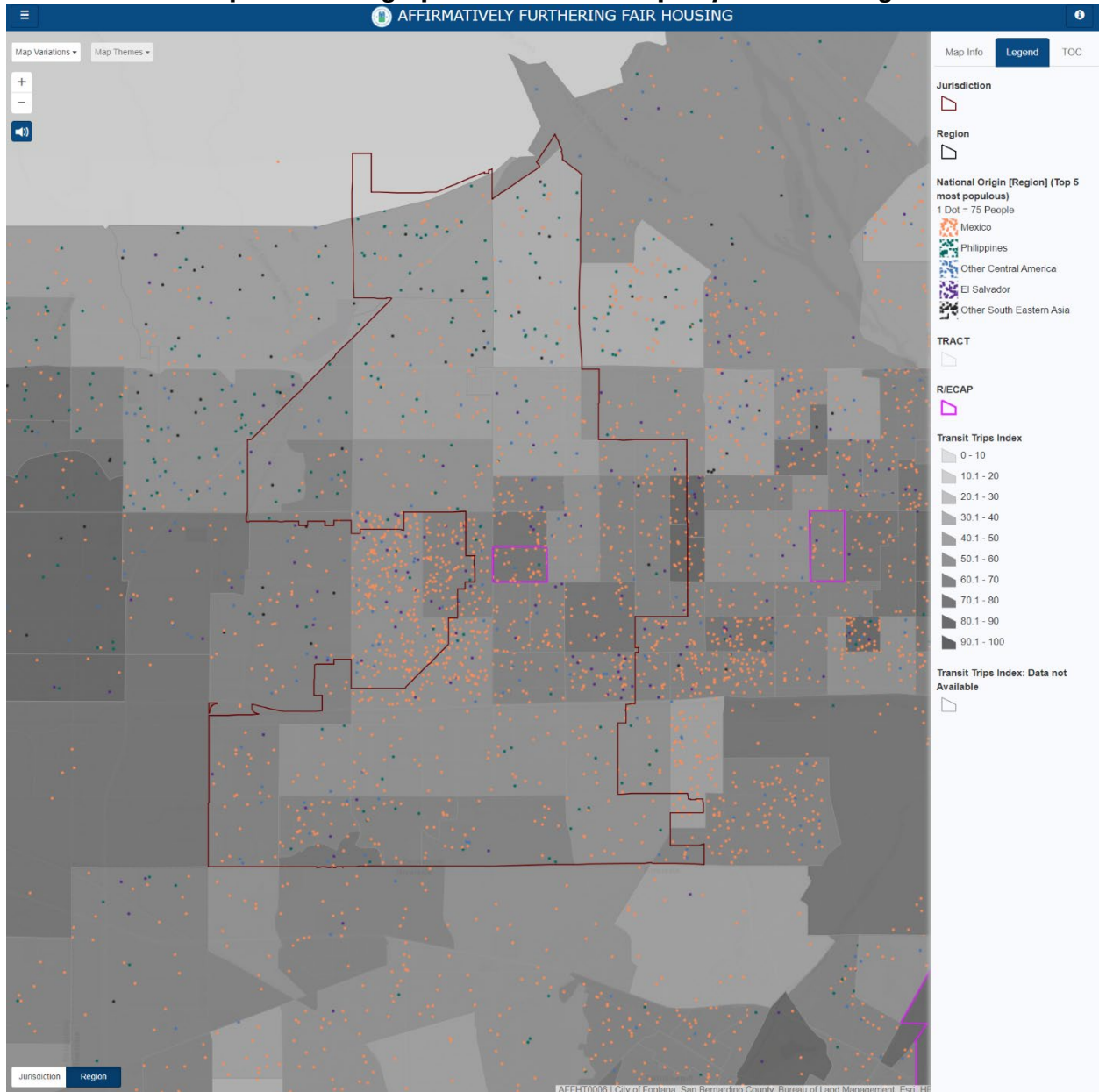
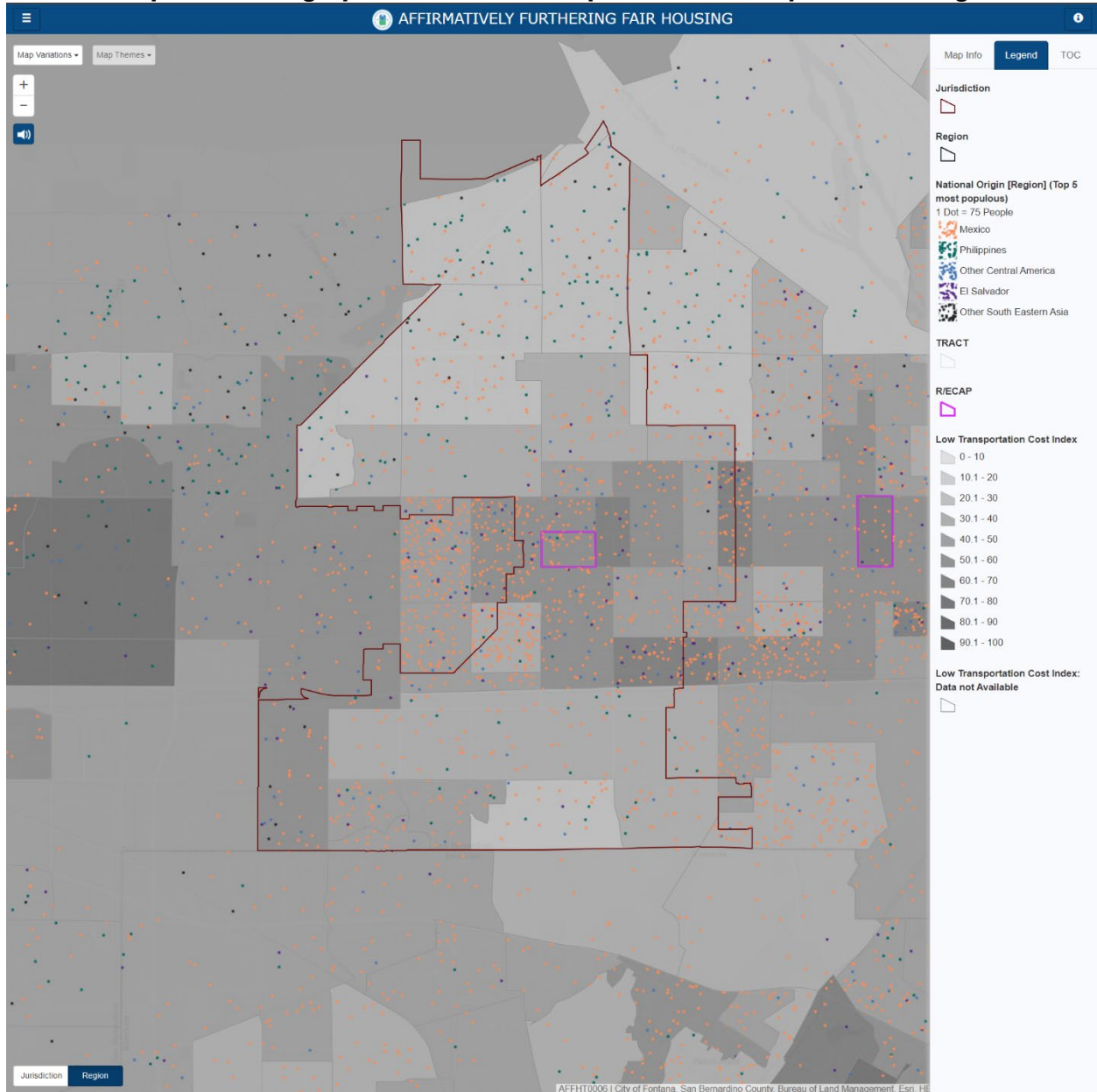**Map 23 – Demographics and Transit Trips by Family Type**



Maps 24-26 illustrate the Low Transportation Cost Index and population distribution by race/ethnicity, national origin, and family type in Fontana. On these maps, the areas with darker shading have higher index values, indicating lower transportation costs. The maps show that neighborhoods with the lowest transportation costs are clustered in the central and southeastern portions of Fontana, where there is a high concentration of Hispanic and foreign-born residents. Conversely, the northern and western parts of the city higher transportation costs. These areas have a higher proportion of White and Asian residents.

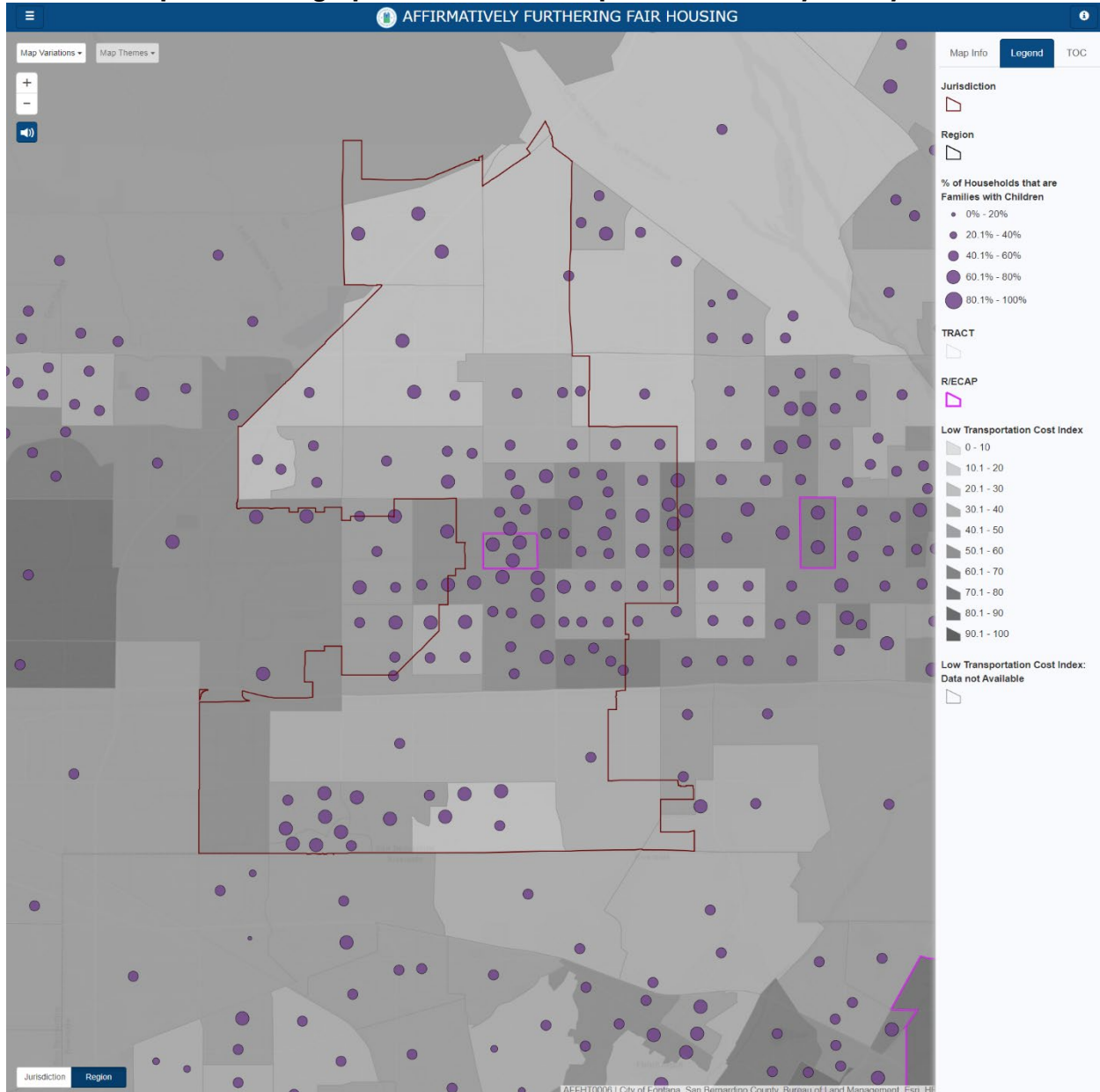**Map 24 – Demographics and Low Transportation Cost by Race/Ethnicity**

**Map 25 – Demographics and Low Transportation Cost by National Origin**



AFFIRMATIVELY FURTHERING FAIR HOUSING

Map Info | Legend | TOC

**Jurisdiction**

**Region**

**National Origin [Region] (Top 5 most populous)**
1 Dot = 75 People
- Mexico
- Philippines
- Other Central America
- El Salvador
- Other South Eastern Asia

**TRACT**

**R/ECAP**

**Low Transportation Cost Index**
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**Low Transportation Cost Index: Data not Available**

Map Variations | Map Themes

Jurisdiction | Region

AFFHT0006 | City of Fontana, San Bernardino County, Bureau of Land Management, Esri, HE

**Map 26 – Demographics and Low Transportation Cost by Family Status**



## 4.    Access to Low Poverty Neighborhoods

**Describe any disparities in exposure to poverty by protected class groups.**

Table 10 includes a Low Poverty Index, which measures the level of poverty in a neighborhood. Higher index values indicate less exposure to poverty in a neighborhood. The table shows that, in the city of Fontana:

Hispanic and Native American residents are significantly more likely to live in high-poverty neighborhoods than White, non-Hispanic and AAPI residents. Black residents also experience higher exposure to poverty compared to White and AAPI residents but have slightly better index values than Hispanic and Native American populations.

Residents living below the Federal Poverty Level (FPL) are more likely to live in high-poverty neighborhoods than the overall population. Native American and Hispanic residents below the FPL are the most likely of any group to reside in high-poverty areas, with the lowest index values. Black residents below the FPL have slightly better index values than their overall population, indicating they may face somewhat less concentrated poverty compared to other groups.

Compared to the region overall, residents in the city of Fontana are generally less likely to live in high-poverty neighborhoods. The region follows the same general pattern of disparities by race/ethnicity, meaning Hispanic and Native American residents are most likely to live in high-poverty neighborhoods, while White, non-Hispanic and AAPI residents are least likely to experience high levels of poverty in their communities.

## Describe the role a person's place of residence plays in their exposure to poverty.

Maps 27-29 show the Low Poverty Index and population distribution by race/ethnicity, national origin, and family type for Fontana. On these maps, the areas with darker shading have higher index values, indicating less exposure to poverty. The maps show that residents in the southern and western parts of the city of Fontana experience the lowest exposure to poverty, as indicated by the darkest shading. These areas tend to have a higher proportion of White, non-Hispanic and AAPI residents.

In contrast, the central and northeastern portions of the city of Fontana have the highest exposure to poverty, as shown by the lighter shading on the map. These neighborhoods have relatively high concentrations of Hispanic and foreign-born residents. Additionally, areas with the highest exposure to poverty also align with Census tracts that have larger populations of families with children, suggesting a greater economic burden in these communities.
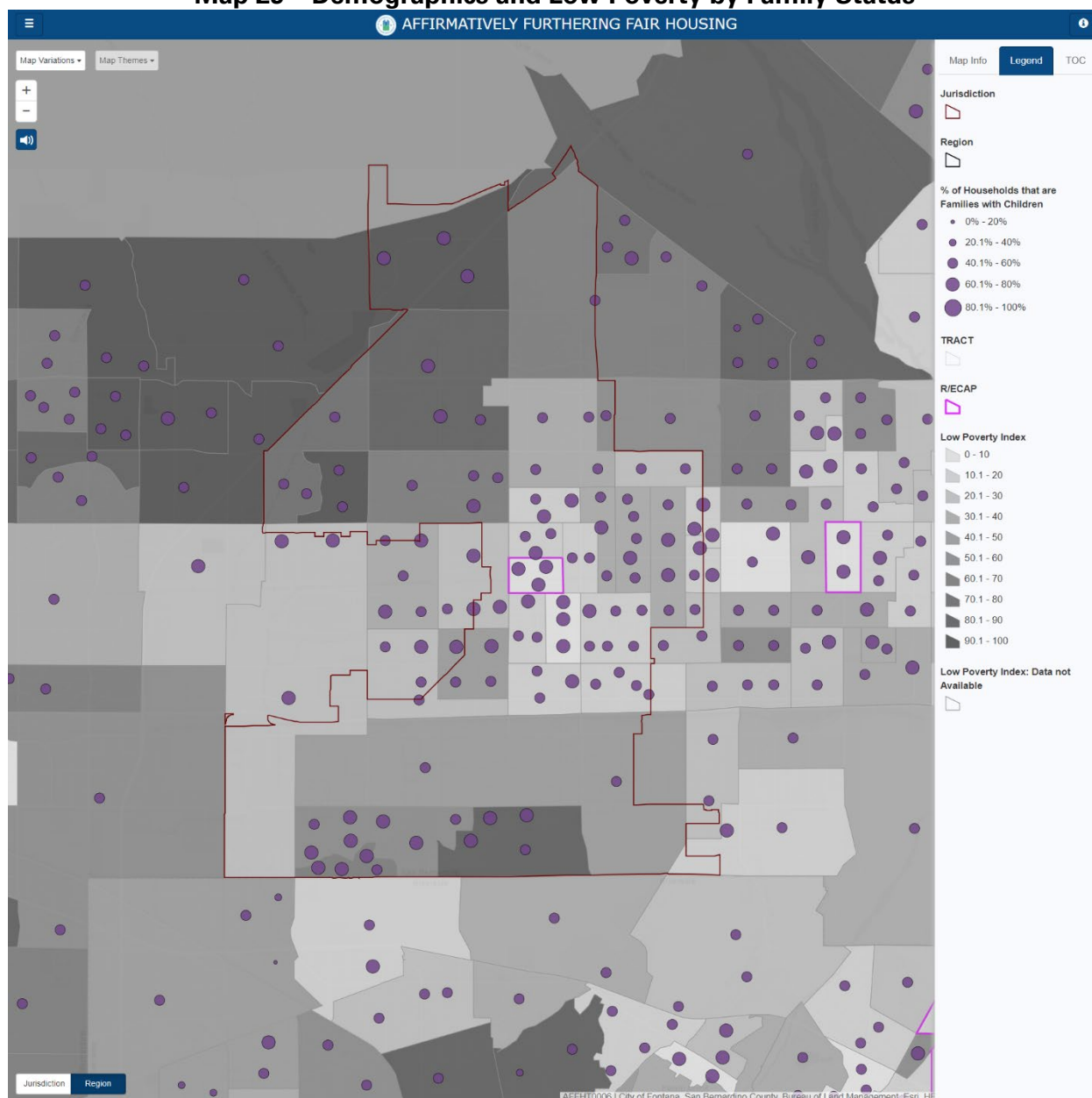
**Map 27 – Demographics and Low Poverty by Race/Ethnicity**
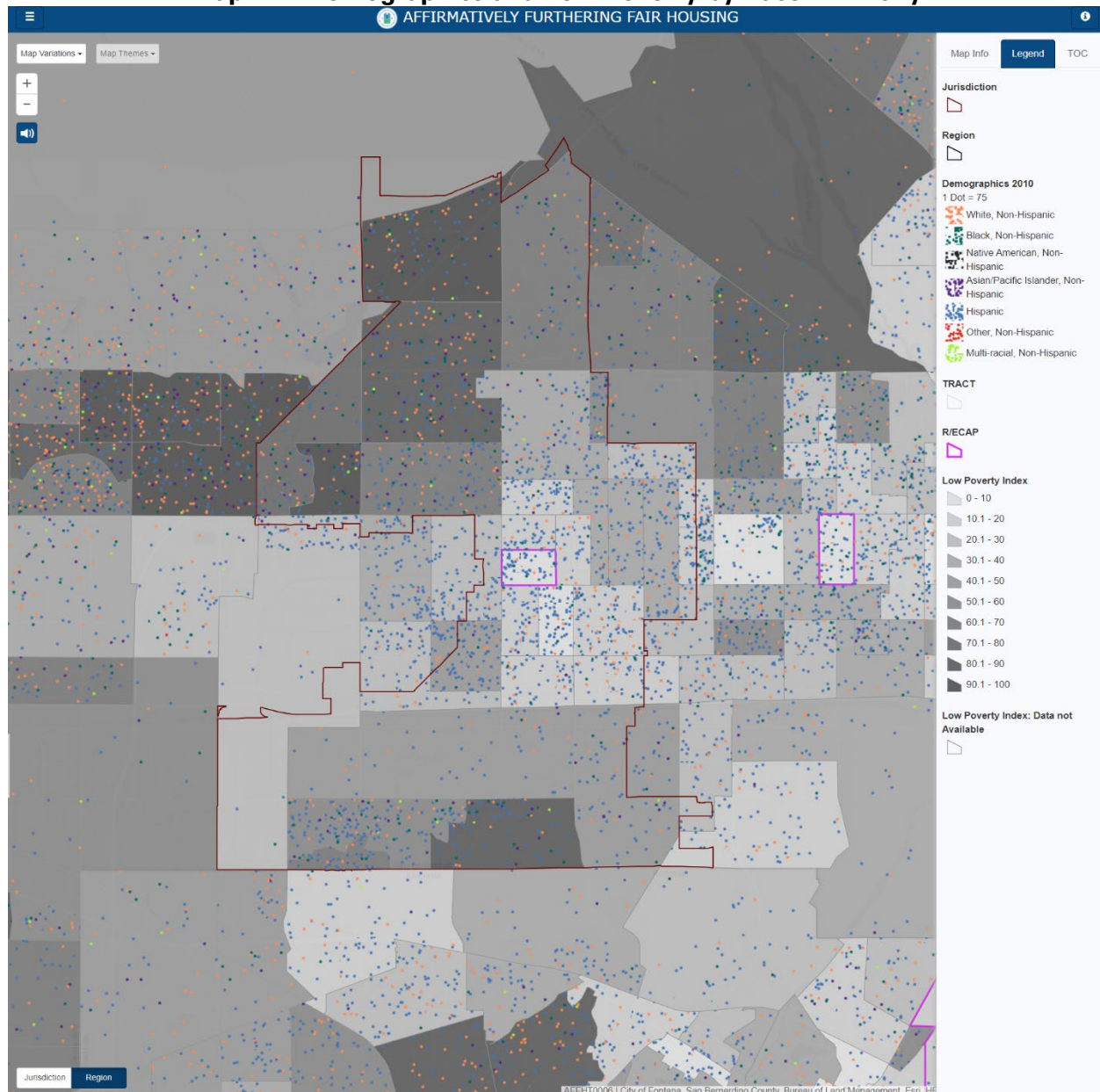
**Map 28 – Demographics and Low Poverty by National Origin**
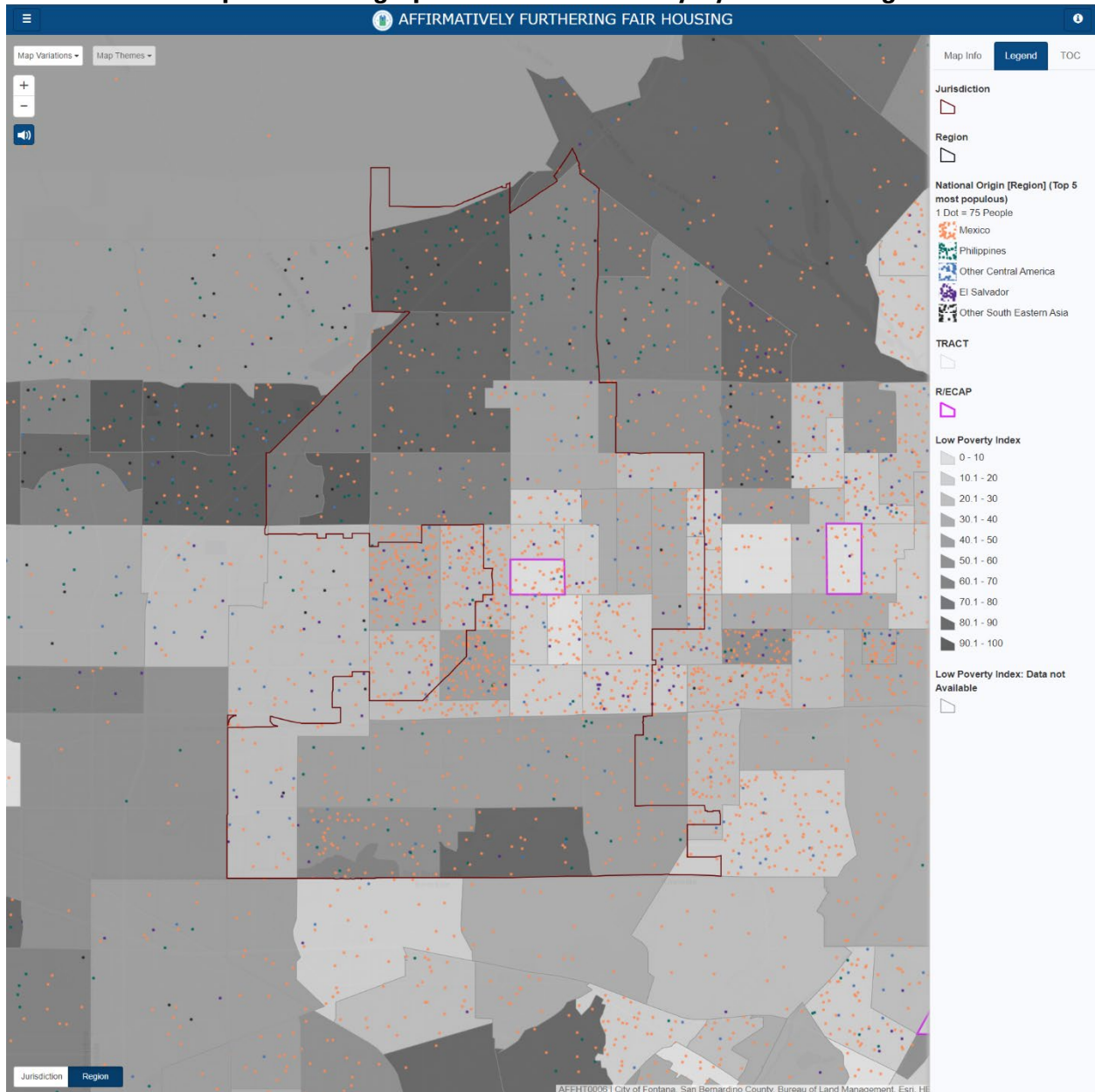
**Map 29 – Demographics and Low Poverty by Family Status**



**Describe which racial/ethnic, national origin or family status groups are most affected by poverty.**

Table 12 – Poverty by Race/Ethnicity and National Origin, shows data on poverty rates by race/ethnicity and national origin. The table shows that, in the city of Fontana:

- Black residents have the highest poverty rate (20.44%), followed by Hispanic residents (12.46%) and Native American residents (11.66%).
- White, non-Hispanic residents have a lower poverty rate (7.32%) than the city of Fontana's overall poverty rate.

- AAPI residents have the lowest poverty rate (5.98%).
- Foreign-born residents have a slightly higher poverty rate (12.08%) compared to native-born residents (11.62%).

For all racial/ethnic groups except Native Americans, poverty rates in the city of Fontana are lower than in the region overall. In the region, Black and Native American residents are most likely to experience poverty compared to other groups.

**Table 12 - Poverty by Race/Ethnicity and National Origin**

| | Fontana City, California | | | Riverside-San Bernardino-Ontario, CA Metro Area | | |
|---|---|---|---|---|---|---|
| | Total Population | Population Living Below Poverty Rate (#) | Population Living Below Poverty Rate (%) | Total Population | Population Living Below Poverty Rate (#) | Population Living Below Poverty Rate (%) |
| Total Population | 211,178 | 24,789 | 11.74% | 4,505,412 | 616,080 | 13.67% |
| **Race/Ethnicity** | | | | | | |
| White, Non-Hispanic | 29,576 | 2,164 | 7.32% | 1,405,970 | 138,702 | 9.87% |
| Black | 17,331 | 3,543 | 20.44% | 319,965 | 62,703 | 19.60% |
| Hispanic | 144,888 | 18,050 | 12.46% | 2,325,868 | 361,695 | 15.55% |
| Asian or Pacific Islander | 14,642 | 875 | 5.98% | 331,718 | 36,620 | 11.04% |
| Native American | 1,878 | 219 | 11.66% | 36,148 | 7,080 | 19.59% |
| **National Origin** | | | | | | |
| Foreign Born | 55,193 | 6,669 | 12.08% | 958,493 | 142,122 | 14.83% |
| Native | 155,985 | 18,120 | 11.62% | 3,546,919 | 473,958 | 13.36% |

Note 1: Data Sources: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

# 5. Access to Environmentally Healthy Neighborhoods

**Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.**

Table 10 includes an Environmental Health Index, which captures the potential exposure to harmful toxins in a neighborhood. Higher index values indicate less exposure to harmful toxins and, therefore, better environmental quality in a neighborhood. The table shows that index values for residents in the city of Fontana are relatively low overall. This suggests that all residents, regardless of race/ethnicity, face limited access to environmentally healthy neighborhoods.

Among racial/ethnic groups, AAPI residents have the highest Environmental Health Index value (27.66), indicating they are more likely to live in areas with better environmental conditions. White and Black residents have similar index values (26.51 and 26.50, respectively), suggesting moderate access to healthy environments. Hispanic and Native American residents have the lowest Environmental Health Index values (23.39 and 23.29, respectively), meaning they are more likely to live in areas with poorer environmental quality.

For residents living below the federal poverty line, disparities in environmental health persist. Native American residents below the poverty line have the lowest Environmental Health Index value (14.63), followed by Black residents (21.87). Hispanic and White residents below the poverty line have slightly higher values (23.13 and 23.53, respectively), though still lower than the total population.

Compared to the region overall, residents in the city of Fontana experience worse environmental health conditions across all racial/ethnic groups. The regional data shows higher Environmental Health Index values for all groups, indicating that neighborhoods in the broader region generally provide better environmental conditions than those in the city of Fontana. White, non-Hispanic, and Native American residents in the region have slightly better access to environmentally healthy neighborhoods than their counterparts in the city of Fontana, while other racial/ethnic groups in the region have similar levels of access as those in the City of Fontana.

## Describe how a person's place of residence affects their access to environmentally healthy neighborhoods.

Maps 30-32 show the Environmental Health Index and population distribution by race/ethnicity, national origin, and family type for Fontana. On these maps, the areas with darker shading have higher index values, indicating that they are areas with less exposure to harmful toxins and therefore higher environmental quality.

The maps show that access to environmentally healthy neighborhoods varies across the City of Fontana, with a general pattern of better environmental conditions as you move north through the city. Areas in the southern and southwestern parts of the city tend to have the lowest index values, indicating worse environmental conditions. In contrast, the northern portion of the city exhibits higher index values, suggesting less exposure to environmental hazards.
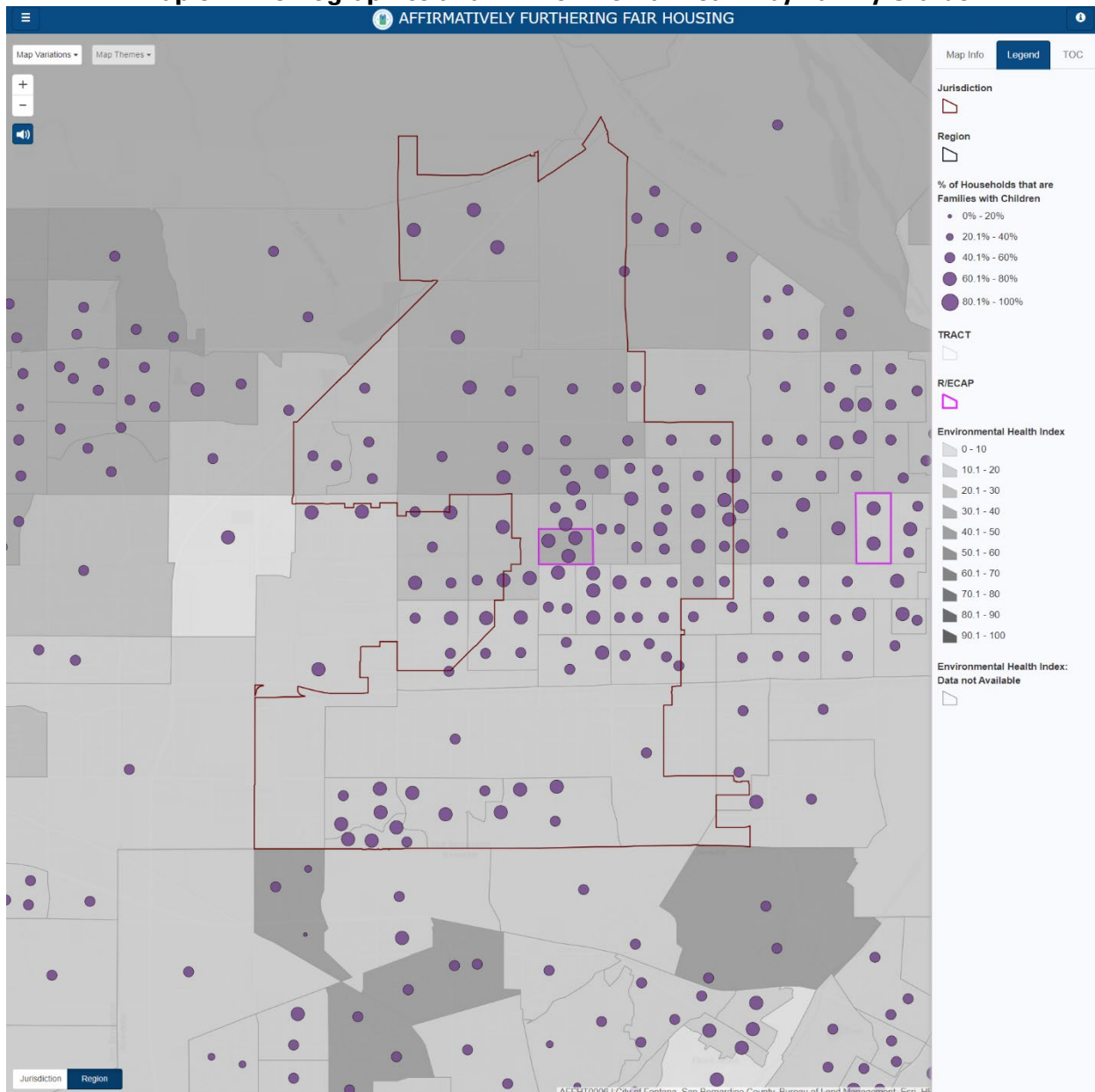
**Map 30 – Demographics and Environmental Health by Race/Ethnicity**
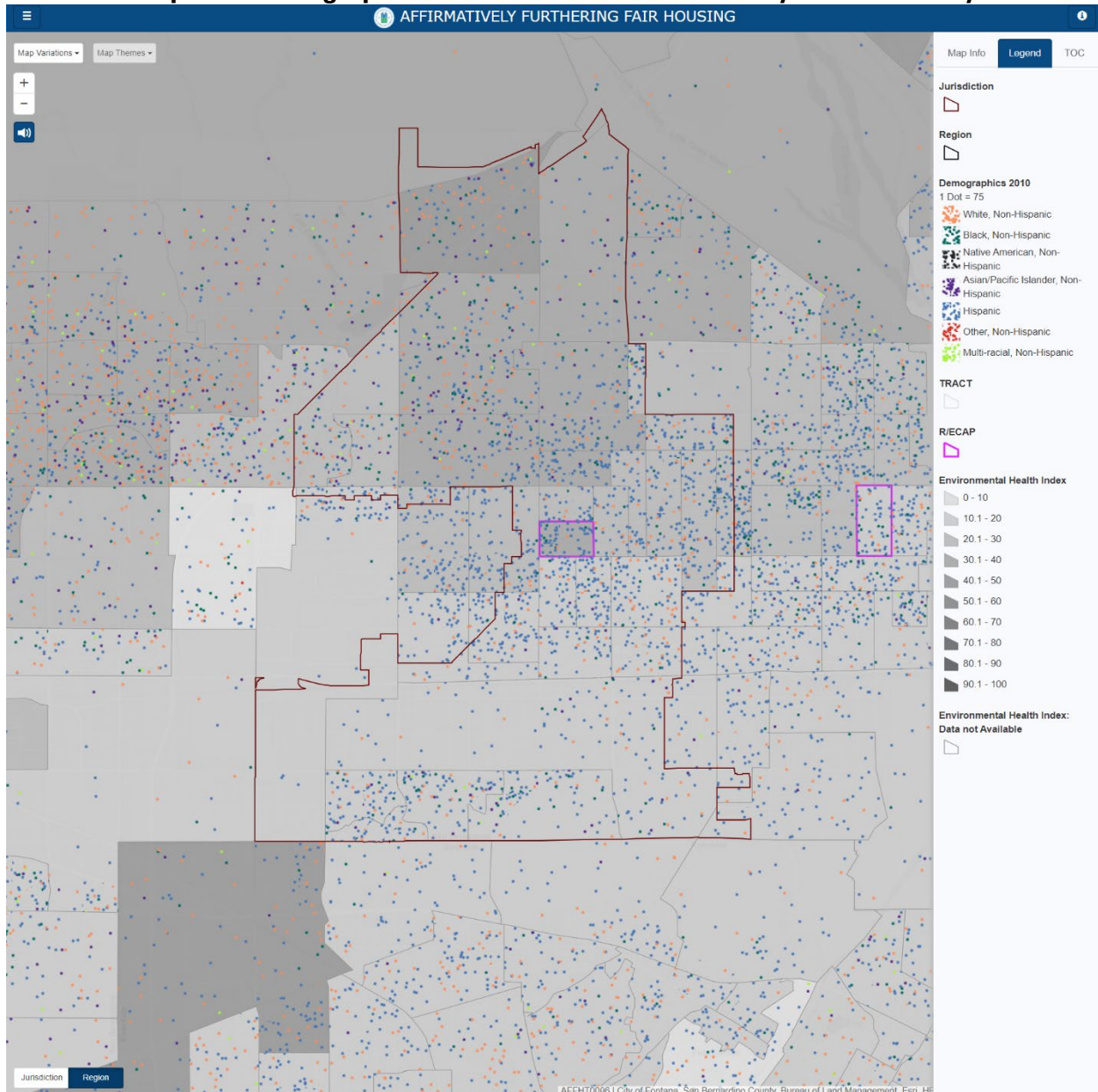
**Map 31 – Demographics and Environmental Health by National Origin**
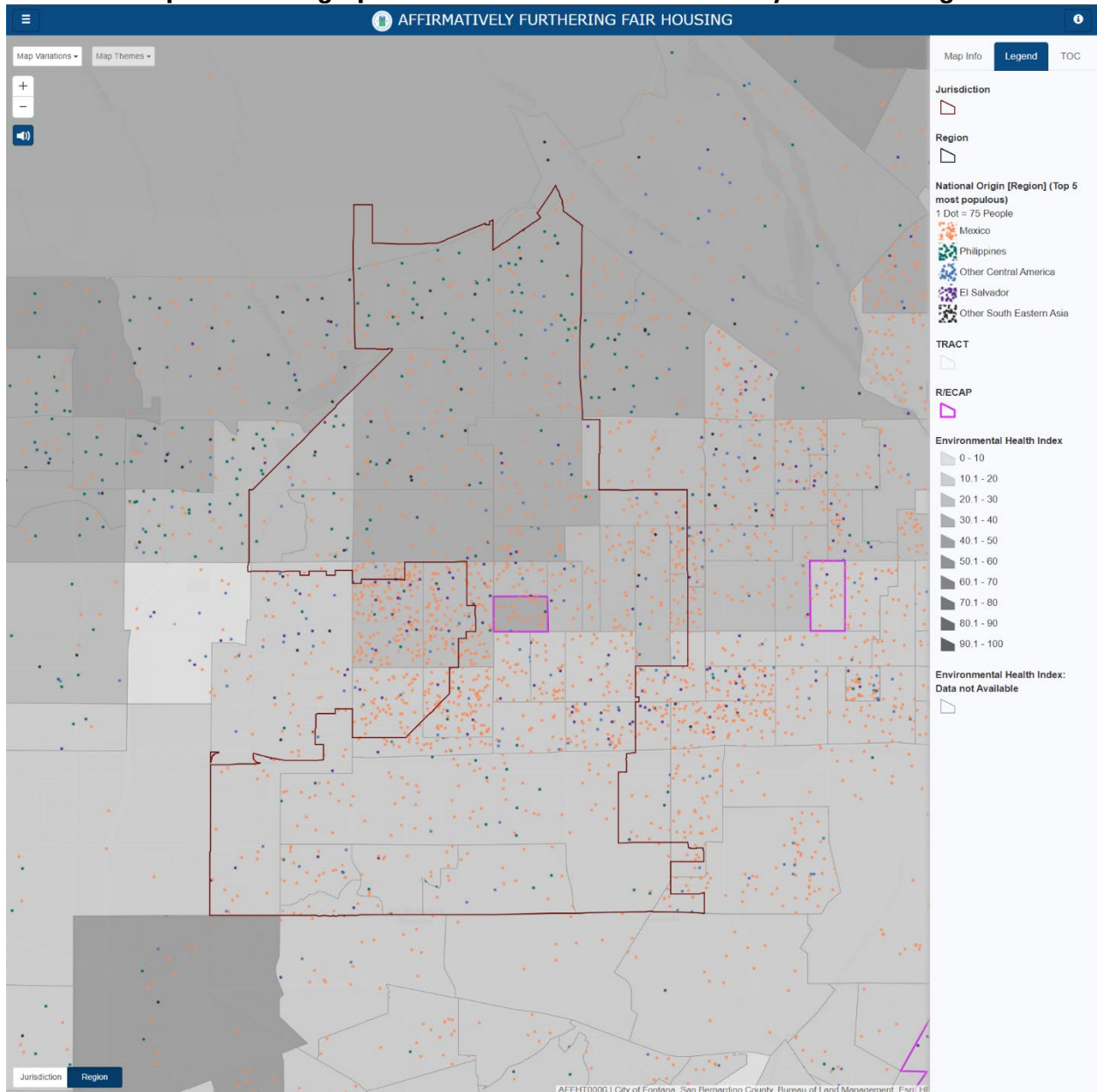
**Map 32 – Demographics and Environmental Health by Family Status**



## 6. Disability and Access

**Describe the barriers that deny individuals with disabilities access to opportunity and community assets.**

Data analysis from the City's most recent Housing Element indicates that about 8 percent of the Fontana population has a disability. Of this percentage, almost 50 percent were of ambulatory difficulties and 41 percent of cognitive difficulties. A greater number of children under the age of 18 are estimated of having a cognitive disability. For those ages 18 to 64 ambulatory and cognitive disabilities are the most common; this is also the age group with

the largest number of total individuals with a disability. It should also be noted these numbers may be double counted as an individual may have multiple disabilities.

The Housing Element also reports the following barriers to adequate housing for persons with disabilities in Fontana:
1. According to data from the City's contracted fair housing service provider, discrimination against persons with disabilities continues to be the leading basis of housing discrimination.
2. The City allows property owners to install features to accommodate disabled persons upon payment of building and planning fees and a zone variance application fee. However, while the variance can provide for reasonable accommodation, the high cost of the variance coupled with the time delay associated with application and approval can be a deterrent to making lower cost improvements necessary for accessibility purposes.

# 7.    Publicly-Supported Housing and Access

**Describe the ways in which residents of publicly supported housing, by protected class group, experience disparities in access to opportunity.**

The analysis above indicates that the majority of publicly supported housing in the city is located in census tracts with limited access to opportunity. These areas are concentrated between West Foothill Boulevard and the San Bernardino Freeway, where residential and industrial land uses are prominent. Residents in these areas experience lower economic opportunities, as well as lower access to high-performing schools, employment centers, and community resources compared to other parts of the city. These neighborhoods also have a higher percentage of Hispanic residents.

While some census tracts in the northwestern part of the city offer high opportunity levels—particularly in education, economic opportunity, and transportation—publicly supported housing is less prevalent in these areas. Instead, most publicly supported housing is located in areas with lower median incomes, higher exposure to environmental pollutants, and lower labor force participation rates. Despite these challenges, some of these areas offer relatively good access to public transportation, which can help mitigate disparities in access to employment and services.

# 8.    Patterns in Disparities in Access to Opportunity

**Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs. Also identify areas that experience: (a) high access; and (b) low access across multiple indicators.**

According to the analysis, the City of Fontana exhibits varying levels of access to opportunity across different indicators, with some areas demonstrating higher accessibility to economic, educational, and employment resources, while others experience greater barriers. The northern and southern regions of the city generally have higher economic

opportunity, while central areas, particularly along key corridors such as Foothill Boulevard and the San Bernardino Highway, exhibit lower economic opportunity. These central neighborhoods also coincide with areas of higher poverty exposure, lower school proficiency, and increased vulnerability to environmental hazards.

Segregation patterns indicate that Hispanic and lower-income residents are more likely to reside in areas with lower labor market engagement and higher environmental burdens, including exposure to pollution. The data suggests that racial and ethnic minorities, particularly Hispanic residents, have lower access to high-performing schools and are more likely to live in neighborhoods with high poverty rates. However, these same areas tend to have better access to transit, lower transportation costs, and closer proximity to employment centers, which may partially mitigate some economic disadvantages.

When considering access to multiple opportunities, certain census tracts in the city's northern and southern areas stand out for their high levels of economic opportunity, labor market engagement, and lower exposure to poverty and environmental hazards. Conversely, central areas, especially those with high concentrations of Hispanic and low-income residents, face greater barriers in terms of economic mobility, educational attainment, and environmental health.

**Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.**

Research shows that a person's place of residence impacts their access to opportunities such as quality schools, good jobs, healthy neighborhoods, and low-cost transportation. The City's most recent Housing Element includes the following factors that have contributed to the disparities in access to opportunity identified in the analysis above:

- Fair Housing Outreach and Enforcement – The City of Fontana partners with the Inland Fair Housing and Mediation Board (IFHMB) to assist individuals with fair housing-related issues, as well as provide informational resources and education for the community. However, there remains a general systemic lack of awareness of fair housing laws, contributing to continued discrimination in housing in the city.
- Public Investment in Specific Neighborhoods – The City of Fontana is considered a low resource region overall and, as identified above, neighborhoods in the center of the city have access to fewer resources than other parts of the city. The City must focus on investing in central neighborhoods to provide those most directly impacted by pollution and poor mobility with additional resources.
- Availability of Affordable Housing – Like many cities in California and around the country, the need for affordable housing outpaces supply in Fontana. While affordable housing opportunities exist in the city, there is concern about the total available units to meet both existing and projected demand. Specifically, opportunities for homeownership for lower income residents and family-sized housing have been repeatedly identified as priority concerns.
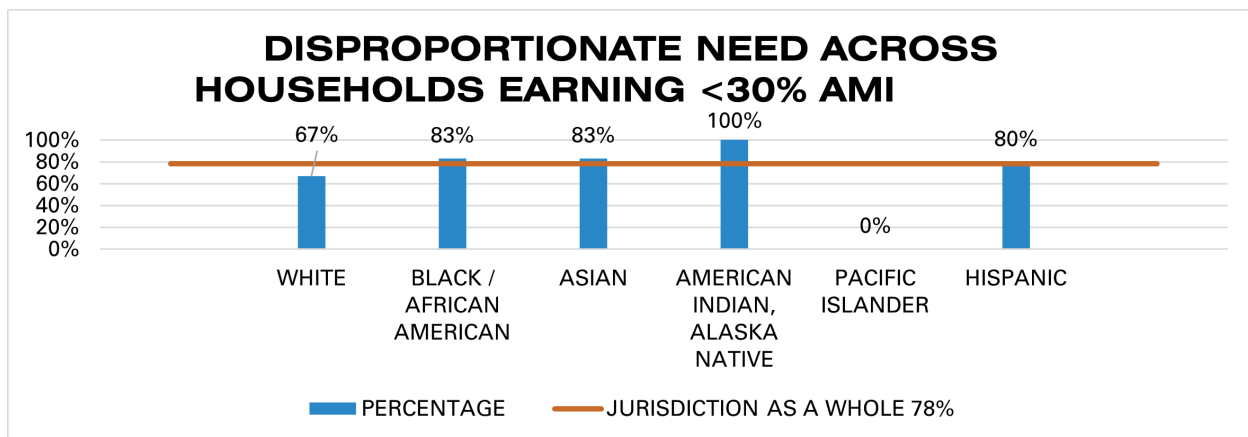
# E.    Disproportionate Housing Needs

**Describe which groups (by race/ethnicity and familial status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups. Describe which groups also experience higher rates of severe housing cost burdens when compared to other groups.**

For the Consolidated Plan (ConPlan), Fontana determined if particular race/ethnic groups at various income levels disproportionately experience any of the following four housing problems:
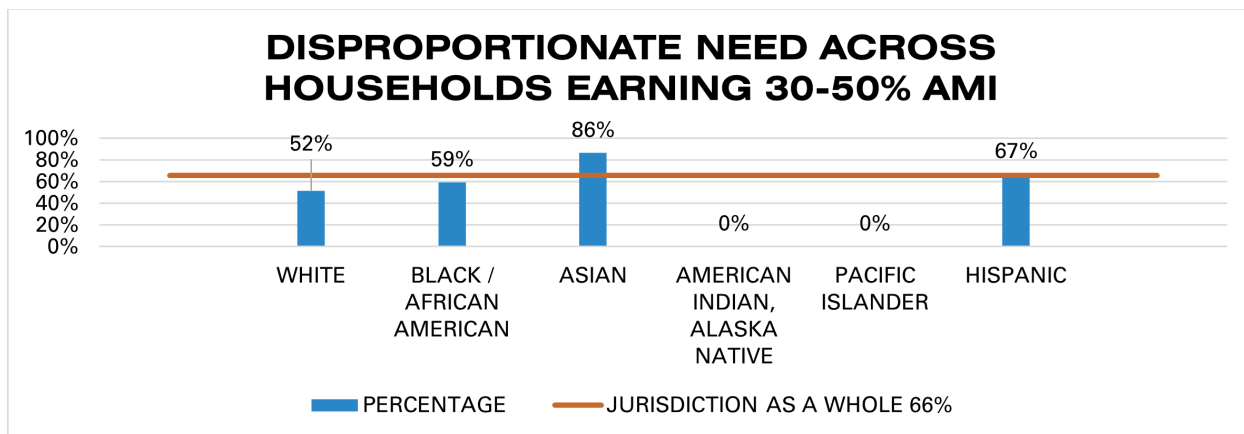
- Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet, and a bathtub or shower.
- Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.
- Cost burden: A household is considered cost burdened if the household pays more than 30% of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

A disproportionately greater need exists when members of a racial or ethnic group in a certain income range experience housing problems at a greater rate (10 percentage points or more) than the rate of housing problems experienced by all households within that income level. According to the charts below, which are included in the ConPlan analysis:
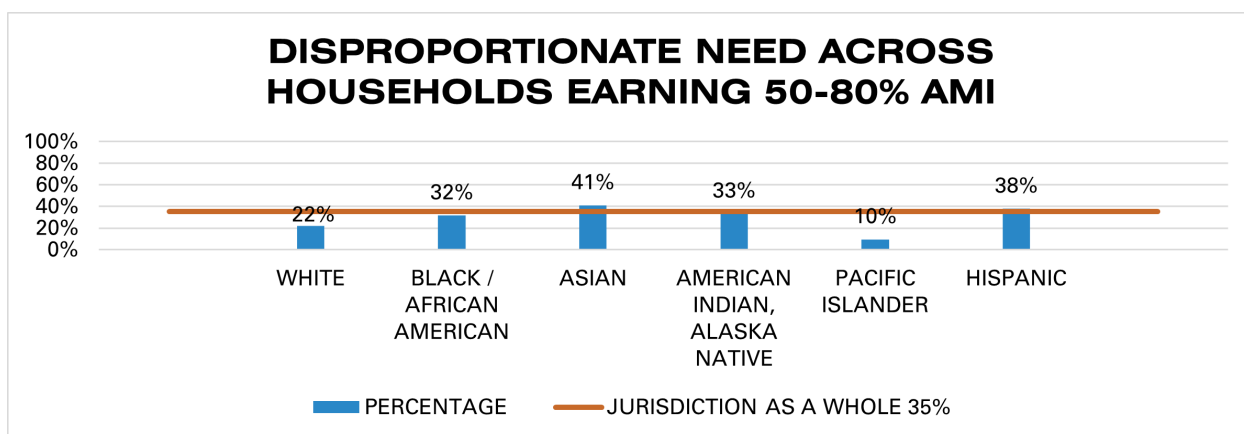
- American Indian and Alaska Native households experience disproportionate need across households earning <30% AMI (and are not represented at the 30-50% AMI and 80-100% AMI ranges).
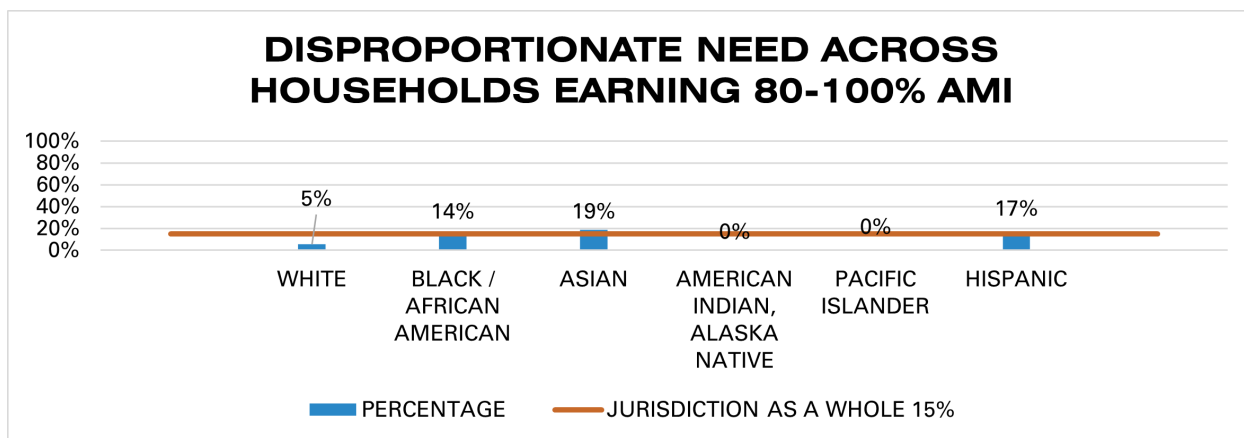- Asian households experience disproportionate need across households earning 30-50% AMI.



*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*

## DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 30-50% AMI

| | WHITE | BLACK / AFRICAN AMERICAN | ASIAN | AMERICAN INDIAN, ALASKA NATIVE | PACIFIC ISLANDER | HISPANIC |
|---|---|---|---|---|---|---|
| PERCENTAGE | 52% | 59% | 86% | 0% | 0% | 67% |

JURISDICTION AS A WHOLE 66%

*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*

## DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 50-80% AMI

| | WHITE | BLACK / AFRICAN AMERICAN | ASIAN | AMERICAN INDIAN, ALASKA NATIVE | PACIFIC ISLANDER | HISPANIC |
|---|---|---|---|---|---|---|
| PERCENTAGE | 22% | 32% | 41% | 33% | 10% | 38% |

JURISDICTION AS A WHOLE 35%

*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*

## DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 80-100% AMI

| | WHITE | BLACK / AFRICAN AMERICAN | ASIAN | AMERICAN INDIAN, ALASKA NATIVE | PACIFIC ISLANDER | HISPANIC |
|---|---|---|---|---|---|---|
| PERCENTAGE | 5% | 14% | 19% | 0% | 0% | 17% |

JURISDICTION AS A WHOLE 15%

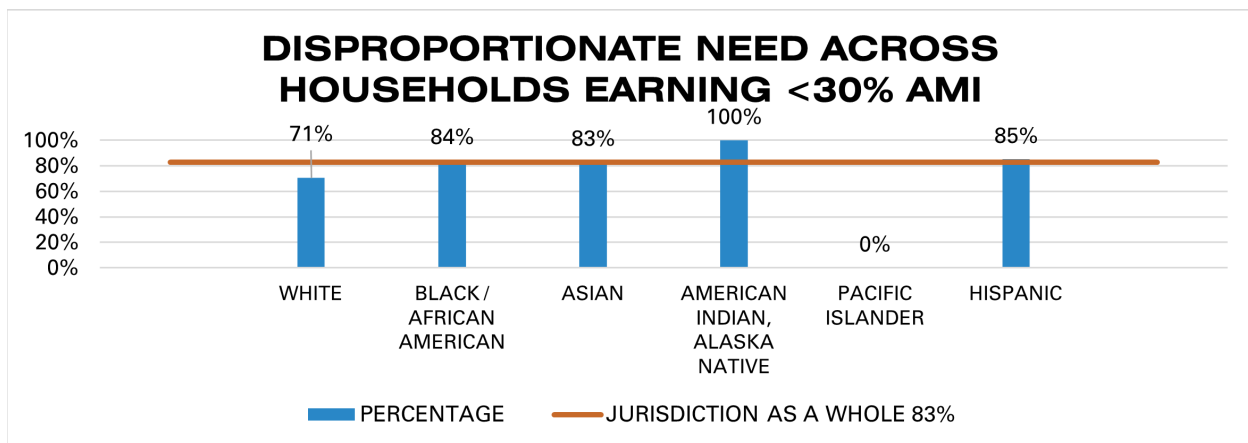*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*

The ConPlan also analyzes the disproportionate impact of severe housing problems by race/ethnicity. Similar to housing problems, severe housing problems are defined as:

- Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
- Lacks complete plumbing facilities: Household does not have running water or modern toilets.

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- Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
- Severe cost burden: A household is considered severely cost burdened if the household pays more than 50% of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Within each income level, certain groups experience disproportionate need (defined above). According to the charts below, which are included in the ConPlan analysis:
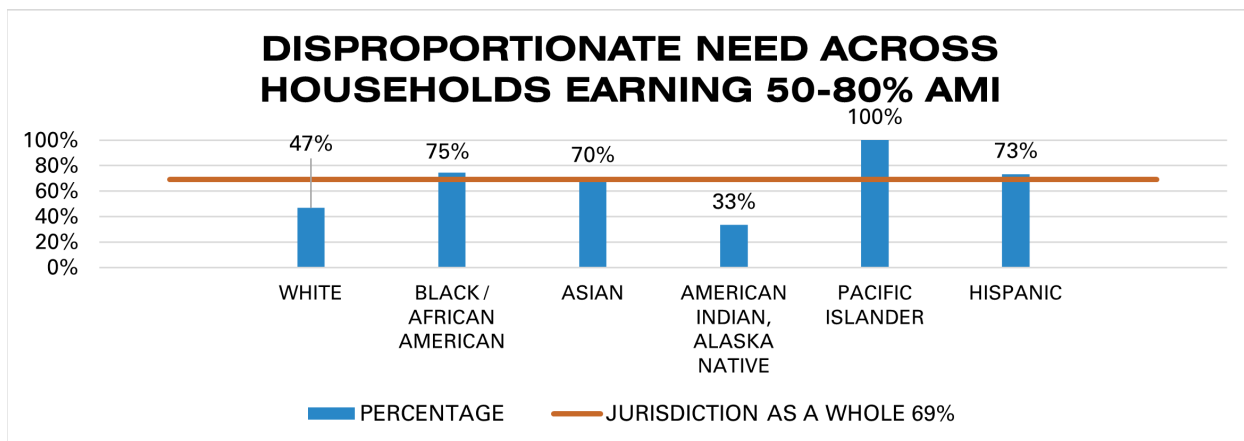- American Indian and Alaska Native households experience disproportionate need across households earning <30% AMI.
- Asian households experience disproportionate need in the 30-50% AMI and 80-100% AMI ranges.
- Pacific Islander households experience disproportionate need in the 50-80% AMI range.
- Black/African American households experience disproportionate need in the 80-100% AMI range.



**DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING <30% AMI**

WHITE 71%, BLACK / AFRICAN AMERICAN 84%, ASIAN 83%, AMERICAN INDIAN, ALASKA NATIVE 100%, PACIFIC ISLANDER 0%, HISPANIC 85%

PERCENTAGE — JURISDICTION AS A WHOLE 83%

*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*



**DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 30-50% AMI**

WHITE 71%, BLACK / AFRICAN AMERICAN 85%, ASIAN 96%, AMERICAN INDIAN, ALASKA NATIVE 0%, PACIFIC ISLANDER 0%, HISPANIC 87%

PERCENTAGE — JURISDICTION AS A WHOLE 85%

*Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)*

## DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 50-80% AMI



Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)

## DISPROPORTIONATE NEED ACROSS HOUSEHOLDS EARNING 80-100% AMI
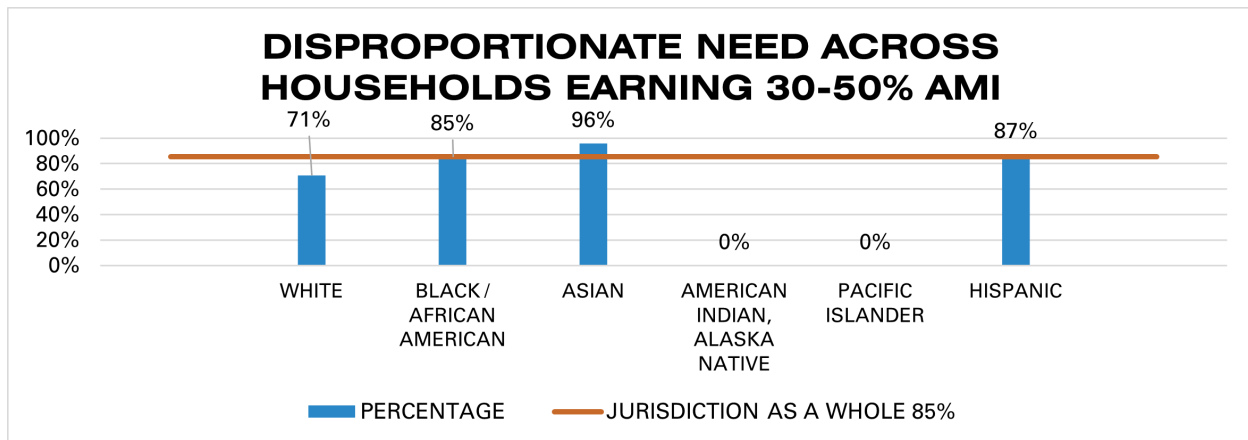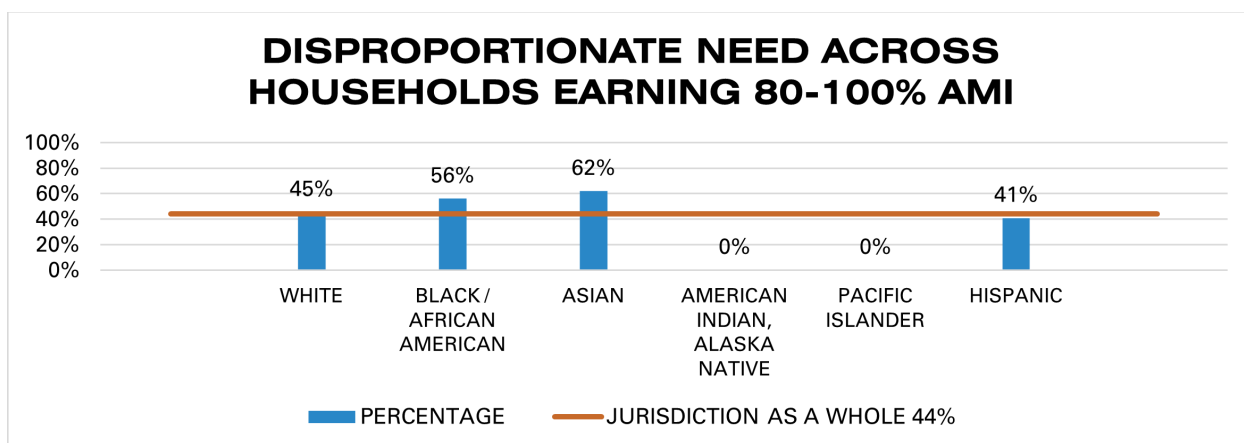


Source: 2016-2020 Comprehensive Housing Affordability Data (CHAS)

**Identify which areas in Fontana and region experience the greatest housing burdens. Describe which of these areas align with segregated areas, integrated areas, or R/ECAPs, and the predominant race/ethnicity or national origin groups in such areas.**

Maps 33-34 illustrate concentrations of households experiencing one or more housing burdens and population distribution by race/ethnicity and national origin. On these maps, areas with darker shading have a higher percentage of households experiencing at least one housing burden. Housing burdens in this context are the following: cost burden, defined as paying more than 30% of income for monthly housing costs including utilities; overcrowding; lacking a complete kitchen; and lacking plumbing.

In Fontana, the highest levels of housing burden are concentrated in the central neighborhoods, where there are also significant concentrations of Hispanic residents and
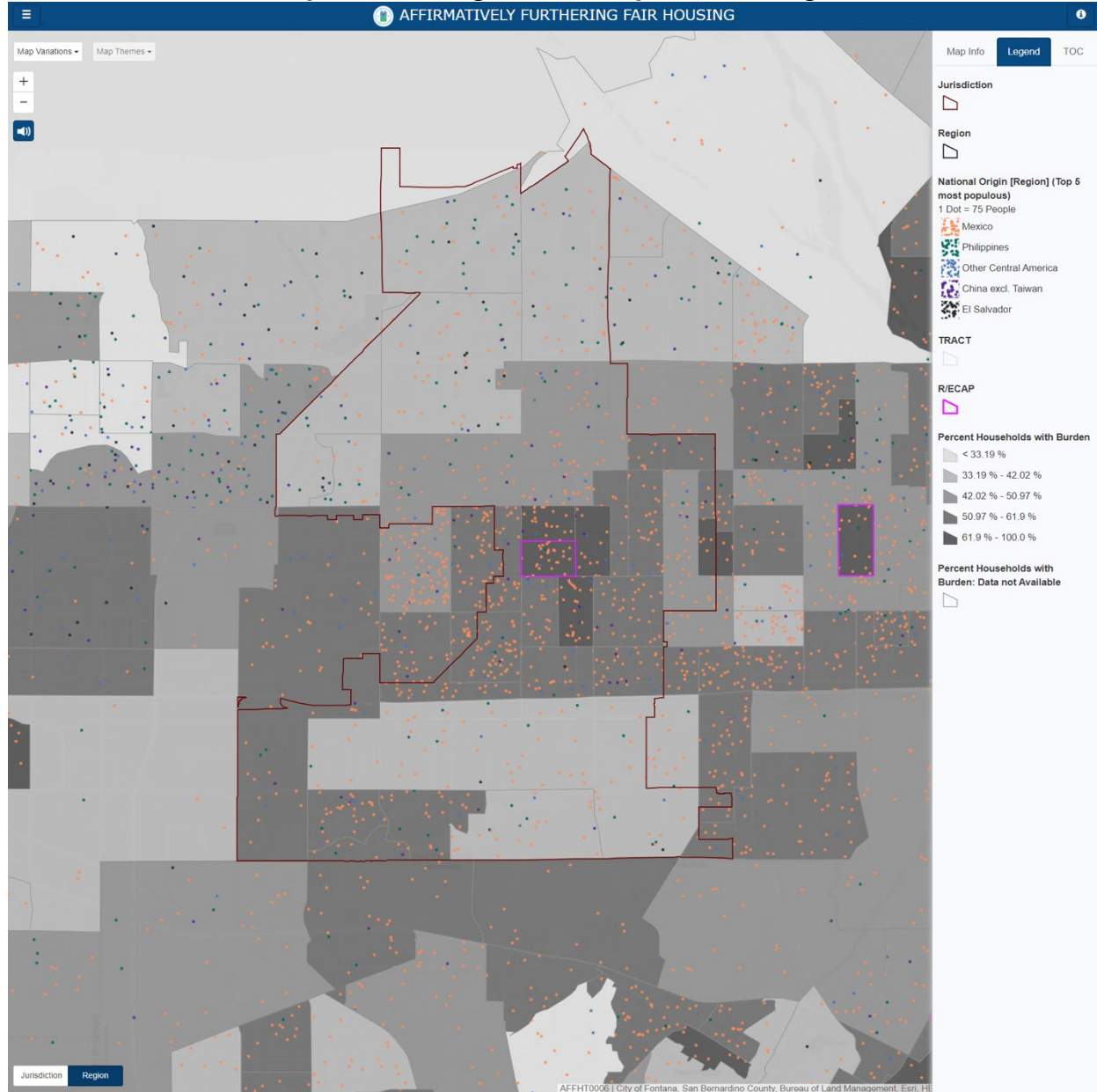
67

foreign-born populations, particularly from Mexico and Central America. These areas align with the R/ECAP tract, suggesting that economic disparities and housing affordability challenges are more pronounced in these locations.

**Map 33 – Housing Problems by Race/Ethnicity**
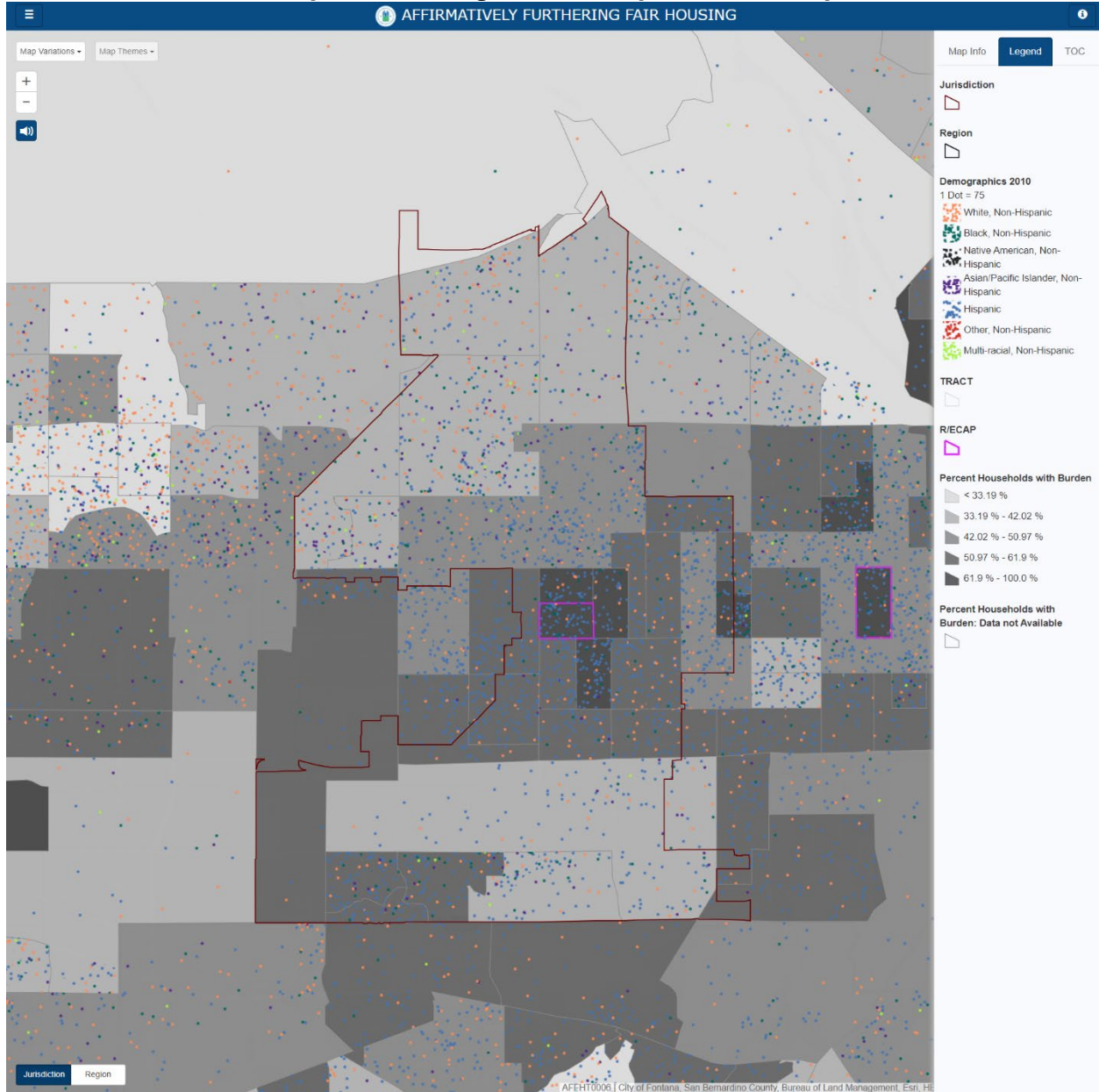
**Map 34 – Housing Problems by National Origin**



Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

Families with children, particularly those needing two- and three-bedroom housing units, face significant challenges in accessing appropriately sized publicly supported housing.

Large households, defined as those with five or more members, often experience overcrowding due to a limited supply of affordable housing units with sufficient bedrooms. While multi-family rental units with two or three bedrooms are available, apartments with four or more bedrooms are rare, making it difficult for large families to secure adequate space. Additionally, single-family homes with higher bedroom counts, whether for rental or ownership, remain largely unaffordable for lower-income households.

Data indicates a clear disparity between owner-occupied and renter-occupied large households. A substantial proportion of owner-occupied units in the city house five or more individuals, with approximately 64.1% of owner households falling into this category. In contrast, only 35.9% of renter households contain five or more individuals. This disparity suggests that while homeownership may offer larger housing options, lower-income renters face severe constraints in accessing spacious housing. Furthermore, securing larger rental units is more difficult due to high demand and limited supply.

Publicly supported housing stock, including Section 8 vouchers and subsidized multi-family units, does not sufficiently meet the demand for larger households. Families in need of two- and three-bedroom units often encounter long waitlists and a mismatch between available housing sizes and their actual needs. The scarcity of larger units exacerbates overcrowding, leading to potential issues related to housing deterioration and decreased quality of life.

**Describe the differences in rates of renter and owner occupied housing by race/ethnicity.**

Table 13 shows the percentage of households that are renters and homeowners by race/ethnicity, based on data from the *2016-2020 American Community Survey*. The data reveals significant disparities in homeownership and rental rates among racial and ethnic groups in Fontana and the broader Riverside-San Bernardino-Ontario metro area. White, non-Hispanic and AAPI households have the highest homeownership rates, with 74.56% and 83.33% of these households owning their homes in Fontana, respectively. In contrast, Black and Native American households have lower homeownership rates, with only 59.84% and 59.87% of these households owning their homes. Hispanic households, which make up the largest share of occupied housing units, have a homeownership rate of 62.82%.

Black and Native American households experience the highest renter-occupied rates, with 40.16% and 40.13% of these groups renting in Fontana. Similarly, 37.18% of Hispanic households are renters, a rate higher than that of White non-Hispanic (25.44%) and AAPI (16.67%) households. These trends persist in the larger metro area, where Black households have the highest rental rate at 56.87%, followed by Hispanic households at 40.87% and Native American households at 39.86%. White and AAPI households continue to have the lowest rental rates at 28.19% and 28.35%, respectively.

Overall, the data suggests that Black, Hispanic, and Native American households are more likely to rent than own, whereas White and AAPI households have higher homeownership rates.

**Table 13 - Homeownership and Rental Rates by Race/Ethnicity**

| | Fontana City, California | | | | | Riverside-San Bernardino-Ontario, CA Metro Area | | | | |
| | All Occupied Units | Owner-Occupied | | Renter-Occupied | | All Occupied Units | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|---|---|---|---|---|---|
| | # | # | % | # | % | # | # | % | # | % |
| All Occupied Housing Units | 55,369 | 36,685 | 66.26% | 18,684 | 33.74% | 1,376,503 | 882,033 | 64.08% | 494,470 | 35.92% |
| **Race/Ethnicity of Householder** | | | | | | | | | | |
| White, Non-Hispanic | 10,661 | 7949 | 74.56% | 2712 | 25.44% | 575,063 | 412,929 | 71.81% | 162,134 | 28.19% |
| Black | 5,242 | 3137 | 59.84% | 2,105 | 40.16% | 105,712 | 45,597 | 43.13% | 60,115 | 56.87% |
| Hispanic (any race) | 34,103 | 21,423 | 62.82% | 12,680 | 37.18% | 567,439 | 335,520 | 59.13% | 231,919 | 40.87% |
| Asian or Pacific Islander | 4110 | 3425 | 83.33% | 685 | 16.67% | 96,195 | 68,923 | 71.65% | 27,270 | 28.35% |
| Native American | 471 | 282 | 59.87% | 189 | 40.13% | 11,149 | 6,705 | 60.14% | 4,444 | 39.86% |

*Note 1: Data presented are numbers of households, not individuals.*
*Note 2: Data Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates*

## Describe the public or private policies or practices, demographic shifts, economic trends, or other factors that may have caused or contributed to the patterns described above.

Historically, public and private policies and practices have contributed to disparities in homeownership and rental rates among racial and ethnic groups. Black and Hispanic households continue to have lower homeownership rates due to systemic barriers, economic trends, and demographic shifts that include the following:

- Racial segregation and redlining practices restricted Black and Hispanic families from accessing homeownership opportunities in certain neighborhoods while limiting their ability to secure mortgage loans. Government-backed mortgage insurance and low-interest home loans were primarily extended to White households, reinforcing racial wealth gaps. These exclusionary practices have had long-term effects, leaving Black and Hispanic households with lower rates of homeownership and fewer inherited assets to invest in real estate.

- The Great Recession of 2007 disproportionately impacted Black and Hispanic homeowners, as these groups were more likely to receive high-risk subprime loans before the economic downturn. When the recession led to widespread job losses, many Black and Hispanic households experienced foreclosure at higher rates than White homeowners, further reducing homeownership levels. Additionally, ongoing disparities in mortgage lending persist today, with Black and Hispanic applicants facing higher denial rates for conventional home loans compared to White and Asian applicants.

- Economic trends, including the rising cost of housing and stagnating wages, continue to make homeownership increasingly difficult for lower-income households, which are disproportionately Black and Hispanic. These groups also have higher rates of renting due to financial barriers such as lower credit scores and limited access to generational wealth. Local and state policies aimed at expanding access to affordable homeownership and rental assistance programs seek to address these disparities, but structural inequalities in wealth accumulation and lending practices continue to impact homeownership rates.

## F.    Local and State Policies and Practices Impacting Fair Housing

Describe how local laws, policies, ordinances, and other practices impede or promote fair housing (including how they impede or promote the siting or location of affordable housing in well-resourced neighborhoods, and equitable access to homeownership and other asset building and economic opportunities). Also describe any state or local fair housing laws and the characteristics protected under each law.

Fair housing challenges stem from historical segregation, restrictive zoning, and economic barriers. Past exclusionary practices have shaped where residents live and build wealth, leading to concentrated poverty and limited access to high-opportunity areas. While discrimination is now illegal, its lasting effects remain visible in housing patterns.

Zoning laws have historically restricted multifamily and affordable housing in certain areas, reinforcing segregation. Recent policy changes promote higher-density and special needs housing, but longstanding barriers persist. Permitting and approval processes also add costs and delays, making it harder to develop affordable housing in well-resourced neighborhoods.

High housing costs and limited credit access further restrict opportunities for lower-income residents. While government programs support affordable housing, demand outpaces supply. State and local fair housing laws prohibit discrimination, but enforcement gaps and systemic challenges continue to limit equitable housing access.

Describe the relationship between those laws, policies, ordinances, and other practices and the segregated or integrated areas and R/ECAP or non-R/ECAP areas.

The relationship between housing laws, policies, and segregation patterns is evident in the concentration of R/ECAPs and the distribution of integrated and segregated areas. Historically restrictive zoning and land use policies have contributed to segregation by limiting affordable housing in higher-income, well-resourced areas. As a result, R/ECAPs remain concentrated in specific neighborhoods where lower-income, predominantly non-White residents have been historically confined due to exclusionary practices and limited housing options.

Recent policy changes aimed at increasing housing density and expanding affordable housing options are promoting integration, but the legacy of past policies still affects housing patterns. Non-R/ECAP areas, which tend to have higher homeownership rates and better access to economic opportunities, continue to see fewer affordable housing developments due to lingering zoning restrictions and community opposition. These factors reinforce disparities in wealth-building and access to well-resourced neighborhoods.

**Describe the status of any unresolved findings, lawsuits, enforcement actions, settlements, or judgments in which the program participant has been a party related to fair housing or other civil rights laws in Fontana.**

There are no unresolved findings, lawsuits, or enforcement actions currently identified against Fontana related to fair housing or civil rights violations.

**Describe efforts to increase fair housing compliance and enforcement capacity, and to ensure compliance with existing fair housing and civil rights laws and regulations.**

Efforts to increase fair housing compliance and enforcement capacity focus on proactive monitoring, education, and policy enforcement. Fontana partners with a fair housing service provider, the Inland Fair Housing and Mediation Board (IFHMB), to conduct investigations, respond to complaints, and offer legal assistance to residents facing discrimination. These efforts include regular audits of housing practices, accessibility reviews of multifamily properties, and direct assistance to tenants experiencing housing-related discrimination.

Education and outreach play a key role in ensuring compliance with fair housing and civil rights laws. IFHMB provides training sessions for landlords, property managers, and real estate professionals to teach legal obligations under fair housing regulations. Community workshops and information campaigns aim to increase awareness among residents about their rights and how to file complaints when discrimination occurs.

Policies promoting inclusive housing development focus on increasing affordable housing supply, ensuring accessibility, and expanding homeownership opportunities. The HOME Investment Partnership Program provides federal funding to support housing acquisition, rehabilitation, and development, as well as homebuyer and rental assistance. This program helps create and preserve affordable housing for low-income households. Additionally, the Section 8 Rental Assistance Program supports very low-income tenants, seniors, and disabled individuals by providing subsidies for private rental housing.

State and federal programs incentivize affordable housing development through funding mechanisms. The Low-Income Housing Tax Credit (LIHTC) Program encourages private investment in affordable rental housing by offering tax incentives for new construction and rehabilitation projects. The California Housing Finance Agency (CalHFA) Multifamily Programs provide loans to developers for the acquisition, rehabilitation, and construction of rental housing with affordable rents. The California Community Reinvestment Corporation (CCRC) facilitates private capital investment to support affordable housing projects, particularly for families, seniors, and special-needs populations.

Zoning reforms and housing policy actions further support inclusive development. Fontana has adopted policies to increase residential density, streamline approvals for affordable housing projects, and encourage mixed-income developments. Efforts include rezoning underutilized parcels to accommodate lower income housing needs and partnering with developers to preserve at-risk affordable units. Affirmatively furthering fair housing is also

a key priority, ensuring new housing opportunities are equitably distributed and accessible across all income levels.

# III.  Fair Housing Issues and Goals

## A.  Fair Housing Issues

The analysis above identified the following fair housing issues:

**Concentrations of Residents by Race/Ethnicity**
While segregation levels in Fontana are low, there are areas of racial/ethnic concentration in the following areas:

- Central Fontana, including the downtown area along Sierra Avenue and Merrill Avenue, extending east and west of Sierra Avenue, and the surrounding residential neighborhoods.
- South Fontana, particularly in the neighborhoods south of Jurupa Avenue and north of the Interstate 10 corridor, where Hispanic residents form the dominant population group.
- East Fontana, in the residential areas east of Citrus Avenue and north of Baseline Avenue, where there are significant concentrations of Hispanic and AAPI residents.
- Northwest Fontana, in the neighborhoods west of Sierra Avenue and north of the 210 Freeway, where diverse racial and ethnic groups reside, including Hispanic, Black, and AAPI residents.

Additionally, publicly supported housing is generally clustered in areas with existing racial/ethnic concentration, reinforcing patterns of segregation rather than fostering broader geographic integration across Fontana.

**R/ECAPs**
Fontana contains one R/ECAP Census Tract in the central part of the city. This tract is predominantly Hispanic and has a high concentration of foreign-born residents of Mexican origin, and Spanish-speaking LEP individuals. There is also a high proportion of families with children in the R/ECAP.

**Disparities in Access to Opportunities**
Census tracts in the city's northern and southern generally have better access to opportunity, including high levels of economic opportunity, labor market engagement, and lower exposure to poverty and environmental hazards. Conversely, central areas, especially those with high concentrations of Hispanic and low-income residents, face greater barriers in terms of economic mobility, educational attainment, and environmental health.

**Disproportionate Housing Problems**
The highest levels of housing burden in the city are concentrated in the central neighborhoods, where there are also significant concentrations of Hispanic residents and foreign-born populations, particularly from Mexico and Central America. These areas align

with the R/ECAP tract, suggesting that economic disparities and housing affordability challenges are more pronounced in these locations.

Regarding specific groups experiencing disproportionate housing problems in the city:

- American Indian and Alaska Native households experience disproportionate need in the <30% AMI range.
- Asian households experience disproportionate need in the 30-50% AMI and 80-100% AMI ranges.
- Pacific Islander households experience disproportionate need in the 50-80% AMI range.
- Black/African American households experience disproportionate need in the 80-100% AMI range.

**Disparities in Access to Homeownership**

Black, Hispanic, and Native American households are less likely to be homeowners in Fontana likely to rent than own, whereas White and AAPI households have higher homeownership rates.

## B.    Fair Housing Goals

The City's recent Housing Element identified the following contributing factors to the fair housing issues present in the city, and detailed the goals and actions the City will take to address them:

**Lending Discrimination**

Hispanic and African American individuals or families experienced lower loan approval rates than other groups when purchasing or refinancing a home in the City. African Americans continue to have the lowest approval rates for home purchase loans and Hispanics have the lowest approval rate for refinance loans. To address this issue, the City will monitor HMDA data and affirmatively market the availability of first-time homebuyer assistance programs that provide down payment assistance to low- and moderate-income homebuyers. The City will also provide written outreach to lending institutions regarding the City's commitment to eliminate racial discrimination in lending patterns; encourage attendance of all staff at Inland Fair Housing and Mediation Board (IFHMB) workshops; and provide flyers regarding FTHB education, including IFHMB's FAQ on the City's website.

**Discrimination Based on Disability**

Complaints received by the City's contracted fair housing service provider based on disability continue to be the leading basis of all discrimination complaints. This demonstrates a lack of understanding and sensitivity of the fair housing rights of the disabled by the housing industry. To address this issue, the City will continue working with their contracted fair housing service provider to provide recommendations of properties believed to be discriminatory in their practices as information is received; facilitate

accessibility reviews of multi-family properties; and distribute design and construction information to all who inquire about building permits.

**Fair Housing Education**
There is an increasing number of fair housing complaint intakes performed by the City's contracted fair housing service provider. Furthermore, their interactions with housing providers and housing seekers during workshops have demonstrated a lack of understanding of both Federal and State fair housing laws. To address this issue, the City will continue working with IFHMB to provide opportunities for conducting Fair Housing workshops in the City and providing IFHMB outreach materials as a part the City's newsletter and utility bill mailings. The City will also encourage collaboration with local realtors; provide recurring education to members of the Inland Valleys Association of Realtors; offer no-cost Fair Housing workshops; and develop a fair housing FAQ for the City's website.

**Transit Access**
Omnitrans does not have a bus route connecting the public transit system to the Falcon Ridge and Summit shopping centers located on either side of Summit Avenue off the 1-15 freeway in North Fontana. This is a major employment center that includes shops, restaurants, and stores such as Target, Kohls, Staples, and Stater Brothers. Additionally, bus route 82 is the southwestern-most as well as the northernmost bus route in the City, running east-west in the south for miles along Jurupa Avenue, and north along Sierra Avenue from Jurupa up to the 210 freeway. An extension of this line or another route along Slover Avenue just south of the 10 freeway would connect residents to two of the
top 10 employers in Fontana that are not located within one-half mile of a bus stop. To increase transit access, the City will continue to build and expand public transportation opportunities servicing the Falcon Ridge / Summit Avenue Job Center and the Southwest Industrial / Jurupa Hills Job Centers.

**Reasonable Accommodation**
A significant portion of the housing in Fontana was built before the advent of modern accessibility standards, thus modifications to homes may be needed to allow access by a disabled person. To address this issue and comply with Federal and State housing laws (SB 520), the City will analyze existing land use controls, building codes, and permit and processing procedures to determine constraints they impose on the development, maintenance, and improvement of housing for persons with disabilities. Based on its findings, the City will develop a policy for reasonable accommodation to provide relief from Code regulations and permitting procedures that have a discriminatory effect on housing for individuals with disabilities. The procedures shall include the process for requesting accommodation, a timeline for processing and appeals, criteria for determining whether a requested accommodation is reasonable, and ministerial approval for minor requests.

**Public Investment in Specific Neighborhoods**
Neighborhoods in the center of the city lack access to economic and educational opportunities. To address this issue, the City of Fontana has identified a total of 8 sites to accommodate future housing in a R/ECAP area. The 8 sites estimate a total of 216 potential units, 151 of which are estimated to be affordable to lower income households. The City

recognizes the unique needs of R/ECAP areas will schedule at least two (2) targeted outreach meetings in the designated R/ECAP area to better understand community needs as they are related to housing. The City will work with interested developers to support affordable housing options in the R/ECAP area with a focus on quality design and access to economic and educational resources.

**Availability of Affordable Housing**
The need for affordable housing outpaces the supply of housing in Fontana. To address this issue, the City will seek to increase affordable housing options for lower income residents across the City. The City's sites strategy will take an aggressive approach to promote affordable housing in higher resource areas and will meeting with local and regional stakeholders to increase the feasibility and development of affordable housing. The City will streamline affordable housing projects, and provide additional incentives when funding is available. Additionally, the City will work with developer to potentially utilize the existing Inclusionary Ordinance.

**Access to Proficient Education**
Disparities in access to high quality schools disproportionately impacts protected class groups in the city, in large part due to limited affordable housing options near high-performing schools. To address this issue, the City has identified parcels adjacent to local schools for housing opportunities. Additionally, with the Fontana Unified School Districts support, parcels owned by FUSD have been identified near schools for rezone to increase density. The City will support housing opportunities adjacent to educational institutions and schools in order to decrease challenges related to access and commuting. The City will partner with FUSD annually to gather insight via community outreach about key housing and economic needs of FUSD families and students.