

Section 2

CITY OF RIALTO COMMUNITY PROFILE





CITY OF RIALTO COMMUNITY PROFILE

The Community Profile provides an overview of the City’s housing and population conditions which are the foundation for policies and programs within with the Housing Element. To understand the City’s housing needs, the nature of the existing housing stock and the housing market are comprehensively evaluated. This section of the Housing Element discusses the major components of housing needs in Rialto, including population, household, economic and housing stock characteristics. These components are presented in a regional context with nearby communities when relevant. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the City to implement during the 2021-2029 Housing Element cycle.

A. Key Community Demographic Findings

Population

The Rialto population is projected to grow by about 7,900 new residents by 2040.

Rialto has been experiencing a growth in the number of residents aged 20 to 34 years and those over 50 years. Children and young adults under the age of 19 have been decreasing.

About 74 percent of the Rialto population identify as Hispanic or Latino. The two largest groups who do not identify as Hispanic or Latino, are Black or African American at 12 percent and white at 10 percent.

Employment

Job growth in Rialto is projected to increase by 45 percent or 9,400 new job opportunities.

The three largest employment sectors are education services, health care, and social assistance industry at 17 percent, transportation and warehousing, and utilities at nearly 15%, and retail trade at nearly 14%. The transportation and warehousing, and utilities industry has experienced the greatest growth since 2010.

At 10.6%, Rialto’s unemployment rate is the highest in the area and higher than the San Bernardino County average.

Households

Rialto has the highest average household size compared to neighboring cities and San Bernardino County. Over half of the City’s households are made up of at least 4 persons.

Female headed households without a spouse present make up 19.3 percent of total households and have increased by 12 percent since 2010.

Special Needs

Seniors over 65 years of age represent 9.3 percent and a growing portion of Rialto’s population.

Just under 10 percent of Rialto residents have at least one disability. Ambulatory difficulties are the most common at 5.5 percent of the total Rialto population.

About 16 percent of Rialto households are single-parent households living below the poverty line.

Housing Stock

While Rialto’s population has increased by about 4 percent between 2019 and 2010, the City’s housing stock has only grown by about 2 percent in that same time period.

Single-unit detached dwellings make up the most of Rialto’s housing stock at about 71 percent. Mobile homes represent another 6 percent.

About 22 percent of the City’s housing stock was built within the last 30 years.



B. Population Characteristics

Population characteristics such as growth, race and ethnicity, age, and employment influence housing need including the type, amount, and affordability levels. The following section analyzes each of these population characteristics and identifies trends that indicate changing housing needs.

1. Population Growth

According to the SCAG 2016-2040 Regional Growth Forecast, Rialto’s population has grown and is projected to continue increasing through 2040. **Table 2-1** shows an estimated population growth of 5 percent between 2010 and 2020 and an anticipated increase of 7.6 percent between 2020 and 2040. In contrast, population growth forecasts for nearby cities and San Bernardino County are higher. For example, the City of Fontana is projected to grow 37.1 percent between 2020 and 2040 and San Bernardino County is projected to grow 24.3 percent during the same time period.

Jurisdiction	Population				Percent Change	
	2010 Actual	2020 Projected	2035 Projected	2040 Projected	2010-2020	2020-2040
Fontana	196,069	204,900	266,300	280,900	4.5%	37.1%
Rialto	99,171	104,100	111,400	112,000	5.0%	7.6%
San Bernardino	209,924	229,700	256,400	257,400	9.4%	12.1%
Colton	52,154	57,600	67,800	69,100	10.4%	20.0%
San Bernardino County	2,035,210	2,197,000	2,638,000	2,731,000	7.9%	24.3%

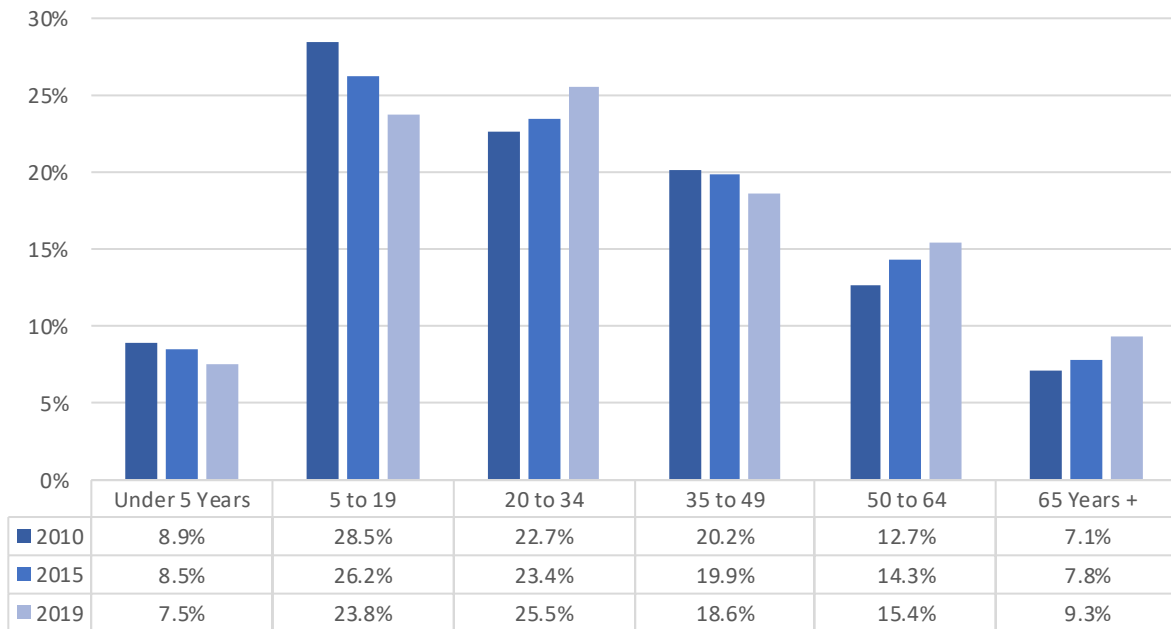
Sources: Bureau of the Census (2010) and SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report.

2. Age Characteristics

Rialto is experiencing an aging population trend as reflected by a growing percentage of persons between the ages of 20-34 years and 50 years and older. **Figure 2-1** shows that in 2010 persons between 5 and 19 years of age represented the largest percentage of Rialto’s population. As the cohort aged, population totals by age shifted. In 2019, adults between 20 and 34 years of age made up the largest percentage of the population. Persons over the age of 50 have also increased as a percent of the total. They made up 19.8 percent of the population in 2010. In 2019 those over 50 made up 24.7 percent of the population.



Figure 2-1: Age Characteristics (2010-2019)



Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.

Table 2-2 shows that Rialto’s population is similar to nearby cities and San Bernardino County. The median age in Rialto is 30.5 years and the second lowest after San Bernardino (29.9 years). The City of Rialto has the largest percentage of population age 50 to 64 compared to neighboring cities.

Jurisdiction	Under 5 Years	5 to 19	20 to 34	35 to 49	50 to 64	65 Years +	Median Age
Fontana	6.8%	25.4%	23.3%	21.8%	14.9%	7.8%	31
Rialto	7.5%	23.8%	25.5%	18.6%	15.4%	9.3%	30.5
San Bernardino	8.1%	24.7%	24.4%	18.6%	15.2%	9.0%	29.9
Colton	7.7%	22.4%	25.9%	18.6%	15.0%	10.4%	31.4
San Bernardino County	7.2%	22.3%	22.8%	19.0%	17.4%	11.3%	33.3

Source: American Community Survey, 5-Year Estimates, 2019.

3. Race and Ethnicity Characteristics

Equal opportunity for housing is an important component in the provision of housing units within jurisdictions. Racial and ethnic characteristics assists the city in identifying potential housing needs across all racial and ethnic groups within Rialto. Racial and ethnic characteristics may affect housing needs, choices, and desire as housing needs vary between ethnic or racial groups due to different cultural norms or preferences. For example, a particular culture may choose to live in a household with multiple generations (grandchildren, parents, grandparents), requiring larger housing units.

The Housing Element contains a further discussion of race and ethnicity in the Fair Housing analysis within **Section 3**.



Figure 2-3 illustrates racial and ethnic composition of the City of Rialto compared to San Bernardino County. Rialto is made up of a diverse population with a greater variety of racial and ethnic populations than San Bernardino County as a whole. Rialto’s population is mostly made up of persons identifying as Hispanic or Latino (74.3 percent). This is a larger population percentage than San Bernardino County where only 34.1 percent identify as Hispanic or Latino. Of those who do not identify as Hispanic or Latino, Black or African American Alone persons make up the largest percentage at 12.4 percent of the total Rialto population. This is a much greater percentage than San Bernardino where only 1.6 percent of the population identify as Black or African American Alone (not Hispanic or Latino).

Race and Ethnicity	Rialto	San Bernardino County
Hispanic or Latino	74.3%	34.1%
White Alone	53.3%	20.4%
Black or African American Alone	0.6%	0.1%
American Indian and Alaska Native Alone	0.4%	0.3%
Asian Alone	0.2%	0.2%
Native Hawaiian and Other Pacific Islander Alone	0.0%	0.0%
Some Other Race	17.2%	11.7%
Two or More Races	2.6%	1.3%
Not Hispanic or Latino	25.7%	65.9%
White Alone	9.6%	40.6%
Black or African American Alone	12.4%	1.6%
American Indian and Alaska Native Alone	0.2%	0.2%
Asian Alone	2.4%	20.3%
Native Hawaiian and Other Pacific Islander Alone	0.0%	0.3%
Some Other Race	0.1%	0.2%
Two or More Races	1.1%	2.8%

Source: American Community Survey, 5-Year Estimates, 2019.

An important component of analyzing race and ethnicity is identifying how demographics within the City have changed over time. **Figure 2-4** illustrates changes between 2010 and 2019. The Rialto population who do not identify as Hispanic or Latino has decreased by 21.1 percent since 2010. The only racial group, who does not identify as Hispanic or Latino, to increase in population are those who identify as Asian Alone. In contrast, of those who do identify as Hispanic or Latino, those who identify as White Alone increased by 26.3 percent and those who identify as Black or African Alone increased by 5.6 percent. These trends show an increasingly diversifying population.



Race and Ethnicity	2010	2015	2019	Percent Change 2010-2019
Hispanic or Latino	66.2%	72.4%	74.3%	16.5%
White Alone	43.8%	51.3%	53.3%	26.3%
Black or African Alone	0.6%	1.0%	0.6%	5.6%
American Indian and Alaska Native Alone	0.9%	0.4%	0.4%	-52.8%
Asian Alone	0.2%	0.1%	0.2%	-29.2%
Native Hawaiian and Other Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%
Some Other Race	17.9%	17.3%	17.2%	-0.2%
Two or More Races	2.7%	2.3%	2.6%	-1.2%
Not Hispanic or Latino	33.8%	27.6%	25.7%	-21.1%
White Alone	14.4%	10.3%	9.6%	-30.7%
Black or African Alone	15.3%	12.0%	12.4%	-16.1%
American Indian and Alaska Native Alone	0.2%	0.2%	0.2%	-4.5%
Asian Alone	2.0%	2.4%	2.4%	26.7%
Native Hawaiian and Other Pacific Islander Alone	0.2%	0.8%	0.0%	-100.0%
Some Other Race	0.3%	0.4%	0.1%	-77.4%
Two or More Races	1.5%	1.5%	1.1%	-21.1%

Source: American Community Survey, 5-Year Estimates, 2019.

C. Economic Characteristics

Income levels and economic characteristics vary throughout Rialto and generate different demands on total numbers and types of housing units. Need at different income levels necessitates a diverse housing stock.

1. Employment and Wage Scale

Employment and income affect the ability for the population to purchase housing. Employment and income also influence the types of housing people may purchase. **Table 2-5** summarizes projected employment growth for Rialto and its surrounding cities along with San Bernardino County from 2012 to 2040. Rialto is forecast a total employment growth of 40.6 percent between 2012 and 2040 (approximately 9,400 new jobs). This is the lowest forecasted growth compared to nearby cities and San Bernardino County. The City of Colton is projected the largest employment growth at approximately 74 percent.



Jurisdiction	2012	2020	2035	2040	Percent Change 2012-2020	Percent Change 2020-2040	Numeric Change 2012-2040
Fontana	47,000	55,400	68,900	70,800	17.9%	27.8%	23,800
Rialto	21,100	24,400	29,800	30,500	15.6%	25.0%	9,400
San Bernardino	88,900	102,500	125,200	128,900	15.3%	25.8%	40,000
Colton	16,800	21,100	28,100	29,200	25.6%	38.4%	12,400
San Bernardino County	659,000	789,000	998,000	1,028,000	19.7%	30.3%	369,000

Source: SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report.

Analyzing trends in employment by industry helps to understand income wages and housing needs. **Table 2-6** shows 2010 and 2019 ACS employment data for Rialto by industry. Of Rialto’s employed population, the largest portion worked in the Education Services, Health Care, and Social Assistance sector at a rate of 16.9 percent. The Rialto population also has high rates of employment in the Transportation and Warehousing and Utilities industry (14.8 percent) and the Retail Trade industry (13.7 percent).

Industry Sector	2010		2019		Percent Change 2010-2019
	People Employed	Percent of City Employed Population	People Employed	Percent of City Employed Population	
Agriculture, forestry, fishing and hunting, and mining	204	0.5%	413	0.9%	102.5%
Construction	2,638	6.6%	3,756	8.4%	42.4%
Manufacturing	4,595	11.5%	3,939	8.8%	-14.3%
Wholesale trade	1,662	4.2%	1,785	4.0%	7.4%
Retail trade	5,959	14.9%	6,171	13.7%	3.6%
Transportation and warehousing, and utilities	4,170	10.4%	6,648	14.8%	59.4%
Information	533	1.3%	573	1.3%	7.5%
Finance and insurance, and real estate and rental leasing	1,430	3.6%	1,769	3.9%	23.7%
Professional, scientific, management, and administrative services	3,672	9.2%	3,772	8.4%	2.7%
Education services, health care, and social assistance	7,479	18.7%	7,593	16.9%	1.5%
Arts, entertainment, recreation, accommodation, and food services	3,499	8.8%	4,101	9.1%	17.2%
Other services (except public administration)	2,255	5.6%	2,469	5.5%	9.5%
Public Administration	1,855	4.6%	1,931	4.3%	4.1%
Total	39,951	100%	44,920	100%	12.4%

Source: American Community Survey, 5-Year Estimates, 2010 and 2019.



Between 2010 and 2019, Rialto’s employment grew by 12.4 percent. While increased participation in the labor force is important, unemployment is also important. Despite the growth in unemployment, **Table 2-7** shows the City of Rialto has the highest unemployment rate in 2019 at 10.6 percent compared to neighboring cities and San Bernardino County. Fontana has the lowest unemployment rate at 6.9 percent, which is 4 percent less than Rialto.

Jurisdiction	Unemployment Rate ⁽¹⁾
Fontana	6.9%
Rialto	10.6%
San Bernardino	9.2%
Colton	7.1%
San Bernardino County	7.7%

1. Of the population 16 years and over.
 Source: American Community Survey, 5-Year Estimates, 2019.

D. Household Characteristics

1. Household Growth

A household consists of people who occupy a housing unit. This could include single occupants, families, or unrelated people living together. According to ACS, Rialto had 26,033 households in 2019. Overtime, the City’s number of households have grown. The SCAG Regional Growth Forecast between 2012 and 2040 are shown in **Table 2-8**. While the City of Rialto’s households are forecast to increase by about 24 percent, this is the lowest growth percentage compared to neighboring cities.

Jurisdiction	2012	2020	2035	2040	Percent Change 2012-2040
Fontana	49,600	53,500	70,000	74,000	49.2%
Rialto	25,400	28,000	31,000	31,500	24%
San Bernardino	59,300	68,900	76,600	77,100	30%
Colton	15,000	17,600	20,400	20,800	38.7%
San Bernardino County	615,000	687,000	825,000	854,000	38.9%

Source: SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report

2. Household Type

Table 2-9 and **Figure 2-2** display ACS household data from 2019 compared to nearby cities. The ACS reported a total of 26,033 households in Rialto in 2019. Over half of these households are married-couple family households. Just under 20 percent of Rialto households are female households, with no spouse present. The housing needs of female households with no spouse present are further analyzed in the Special Population Groups section. Non-family households represent 17.4 percent of total Rialto households. Non-family households include persons living alone and those living with roommates. Persons living with roommates may be at higher risk of overcrowding to lower the cost of housing and may benefit from affordable housing options.

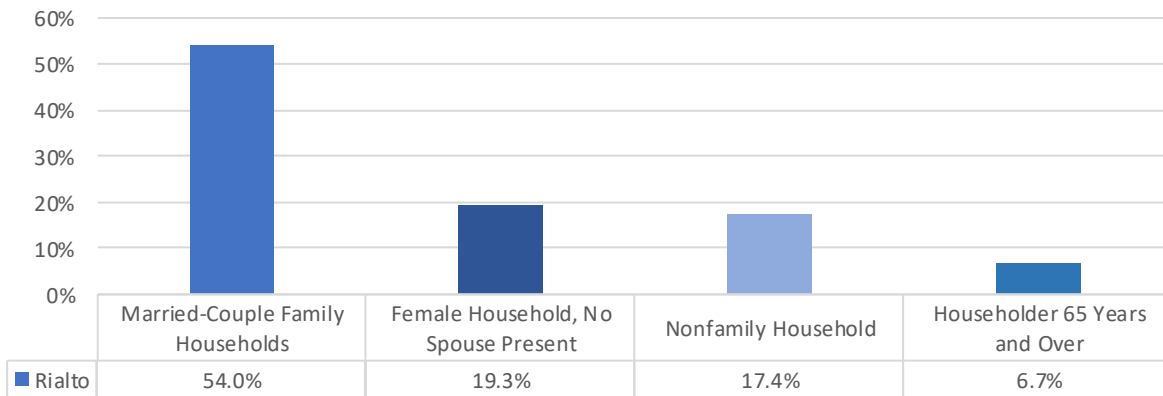


Table 2-9: Household Characteristics

Jurisdiction	Married-Couple Family Households	Percent of Total Households	Female Households, No Spouse Present	Percent of Total Households	Non-Family Households	Percent of Total Households	Total Households
Fontana	32,978	60.4%	9,720	17.8%	7,857	14.4%	54,558
Rialto	14,048	54.0%	5,030	19.3%	4,532	17.4%	26,033
San Bernardino	24,630	41.5%	14,205	24.0%	14,636	24.7%	59,295
Colton	8,155	48.9%	3,521	21.1%	3,851	23.1%	16,689
San Bernardino County	331,235	52.1%	107,779	16.9%	149,756	23.5%	636,041

Source: American Community Survey, 5-Year Estimates, 2019.

Figure 2-2: Rialto Household Characteristics



Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-10 summarizes changes in household types between 2010 and 2019. Married-couple family households represented the largest household type between 2010 and 2019 but decreased slightly by 0.2 percent over the nine years. Conversely, female households with no spouse present increased by about 11.5 percent. Nonfamily households and senior-led households also increased by 5.6 percent and 17.6 percent, respectively.

Table 2-10: Changes in Household Types (2010-2019)

Household Type	2010	Percent	2015	Percent	2019	Percent	% Change 2010-2019
Total Households	24,716	100%	25,199	100%	26,033	100%	5.3%
Married-Couple Family Households	14,080	57.0%	13,980	55.5%	14,048	54.0%	-0.2%
Female Household, No Spouse Present	4,511	18.3%	4,840	19.2%	5,030	19.3%	11.5%
Nonfamily Household	4,290	17.4%	4,286	17.0%	4,532	17.4%	5.6%
Householder 65 Years and Over	1,483	6.0%	1,411	5.6%	1,744	6.7%	17.6%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.



3. Household Size

Persons per household and household size are important characteristics as they indicate a need for large housing units to prevent overcrowding. As shown in **Table 2-11**, Rialto has an average persons per household of 3.94. This is the largest compared to surrounding cities and San Bernardino County. **Table 2-12** shows how household sizes have changed between 2010 and 2019. Since 2010, two person households have increased the most (18.9 percent), while households with at least 4 persons are the only to have decreased. Overall, the total average persons per household in Rialto has decreased by 1.75 percent from 4.01 persons per household in 2010 to 3.94 persons per household in 2019.

Jurisdiction	Average Persons per Household
Fontana	3.85
Rialto	3.94
San Bernardino	3.46
Colton	3.25
San Bernardino County	3.29

Source: American Community Survey, 5-Year Estimates, 2019.

Household Size	2010	2015	2019	Percent Change 2010-2019
1 Person	14.2%	13.3%	14.1%	4.9%
2 Persons	17%	19%	19.2%	18.9%
3 Persons	16.4%	16.9%	17.5%	12.3%
4-or-More Persons	52.4%	50.9%	49.2%	-1.1%
Average Persons Per Household	4.01	4.02	3.94	-1.75%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019

Household size differs between renter and owner-occupied housing units. Owner-occupied units tend to be larger households compared to renter-occupied units. Homeowners typically have a greater income than renters and therefore have more expendable income to afford purchasing a home. In addition, family households generally occupy larger housing units such as single-unit homes. The City of Rialto housing stock includes 63.4 percent owner occupied housing units and 36.6 percent renter occupied housing units, as shown in **Table 2-13**. The large majority of owner-occupied homes are single-unit detached structures, while renter-occupied households are more commonly multi-unit developments.

As **Table 2-14** shows, the City of Rialto has larger household sizes in comparison to neighboring cities. An average household size of 3.94 indicates a need for large housing units. The average household size for owner and renter households in Rialto are similar (3.98 and 3.85, respectively). The City of Colton has the lowest household size at 3.25 and a renter occupied household size of 3.12. San Bernardino County's overall household size of 3.29 reflects almost an entire person difference with Rialto.



Table 2-13: Occupied Housing Units by Type and Tenure

Tenure	Single-Unit Detached	Single-Unit Attached	Multi-Unit	Mobile Homes	Total Occupied Units
Owner Occupied	90.1%	1.5%	1.0%	7.5%	16,515
Renter Occupied	38.8%	2.8%	55.1%	3.3%	9,518

Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-14: Average Household Size by Tenure

Jurisdiction	Owner Occupied Household Size	Renter Occupied Household Size	Average Household Size
Fontana	3.9	3.77	3.85
Rialto	3.98	3.85	3.94
San Bernardino	3.56	3.37	3.46
Colton	3.37	3.12	3.25
San Bernardino County	3.31	3.27	3.29

Source: American Community Survey, 5-Year Estimates, 2019.

4. Household Income

Household income is directly connected to affordability. The ability to afford a higher priced housing unit typically increases as household income increases. This may include increased access to a larger sized unit and/or the ability to move from a rental to an ownership opportunity. However, lower income households are more likely to utilize a disproportionate amount of their income toward housing costs. This may result in incidences of overcrowding and substandard living conditions.

The California State Department of Housing and Community Development (HCD) identifies the following income categories based on the Median Family Income (MFI) of San Bernardino County:

- **Very Low-Income:** households earning between 0 and 50 percent of the MFI
- **Low-Income:** households earning between 51 percent and 80 percent of the MFI
- **Moderate Income:** households earning between 81 percent and 120 percent of the MFI
- **Above Moderate Income:** households earning over 120 percent of the MFI

State law also defines extremely low-income as households earning less than 30 percent of the MFI and are considered a subset of the very low-income category. Lower income groups refer to extremely low, very low, and low-income groups.

Rialto’s household income characteristics can help to identify housing types that would be affordable to the City’s population. Income characteristics assist in determining what housing types and characteristics are required to meet the needs of a population. **Table 2-15** shows that lower income categories represent 44.7 percent of households in Rialto. Moderate to above moderate-income households represent 55.3 percent of Rialto households.

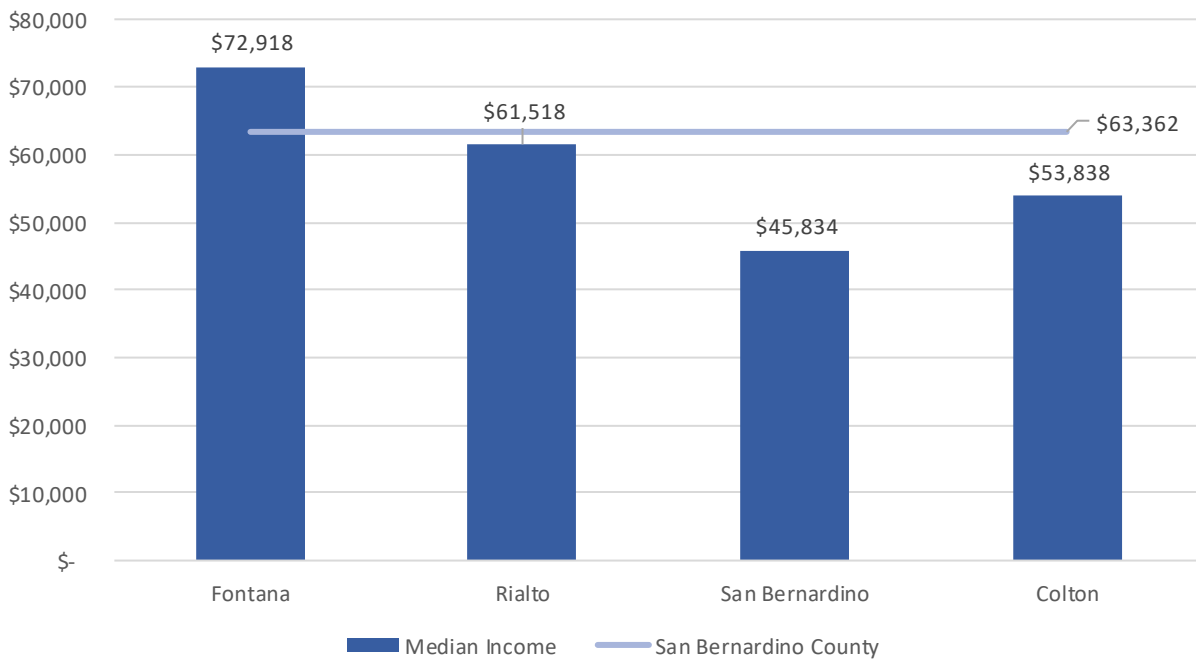


Income Category (Percent of County MFI)	Households	Percent
Extremely Low (30% MFI or less)	2,920	11.2%
Very Low (30% to 50% MFI)	3,560	13.7%
Low (50% to 80% MFI)	5,140	19.8%
Moderate or Above (Over 80% MFI)	14,395	55.3%
Total	26,015	100%

Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013-2017.

Figure 2-3 illustrates the differences in annual median income for Rialto and surrounding cities in comparison to San Bernardino County. The median household income in Rialto is just below the regional household income for San Bernardino County. Market-rate housing within the immediate area may consequently be unaffordable to the significant number of lower income households in Rialto. This is also true for the nearby cities of San Bernardino and Colton.

Figure 2-3: Median Household Income by City (2019)



Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-16 below shows the median household income in Rialto is approximately 2.9 percent lower than the regional median. Rialto’s median income is \$61,518 and represents the second largest median income. The City of San Bernardino has the lowest median income at 27.7 percent below the regional median income and \$15,684 below Rialto’s median income.

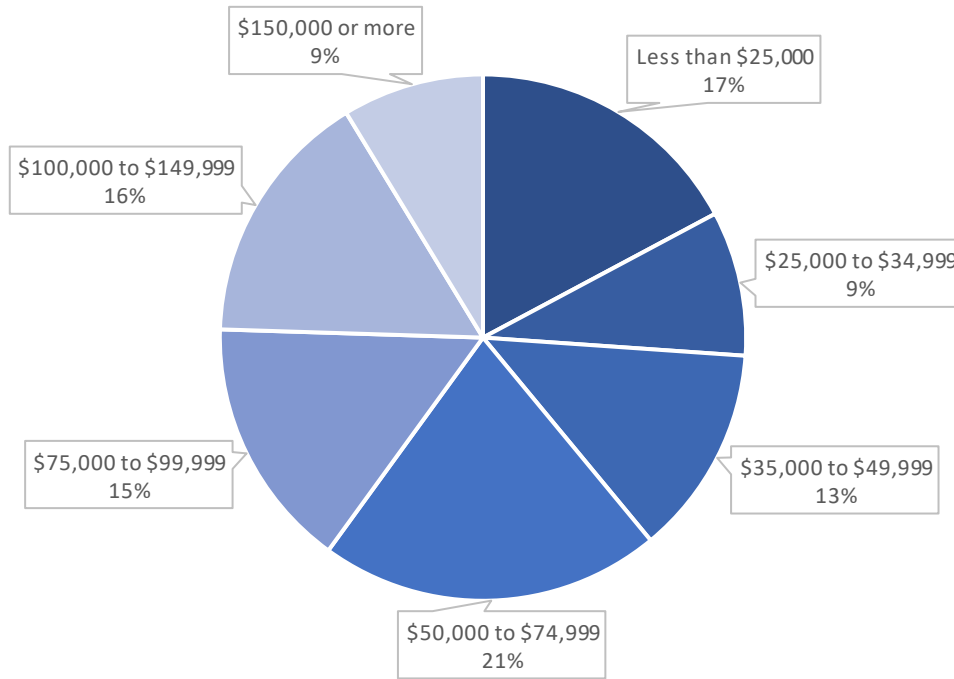
About a quarter of Rialto households earn over \$100,000 annually, as illustrated in Figure 2-4. Conversely, 39 percent earn below \$50,000. Households that earn between \$50,000 and \$99,999 represent an estimated 36 percent of the City’s population.



Jurisdiction	Median Income	Percent Above/Below Regional Median
Fontana	\$72,918	15.1%
Rialto	\$61,518	-2.9%
San Bernardino	\$45,834	-27.7%
Colton	\$53,838	-15.0%
San Bernardino County	\$63,362	--

Source: American Community Survey, 5-Year Estimates, 2019.

Figure 2-4: Rialto Income Breakdown by Category



Source: American Community Survey, 5-Year Estimates, 2019.

E. Housing Problems

The Census Bureau’s Comprehensive Housing Affordability Strategy (CHAS) provides detailed information on housing needs for different income levels and household type in Rialto. The most recent CHAS data for Rialto was published in August 2020 and was based on 2013-2017 ACS data (Table 2-17). Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burdens, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burdens, including utilities, exceeding 50 percent of gross income.

Half of all Rialto households live with at least one housing problem and 30 percent live with at least one severe housing problem. Table 2-17 shows that more renters experience housing problems compared to homeowners. About 68 percent of Rialto renters experience at least one housing problem and just under half experience at least one severe housing problem (45.4 percent). In contrast, 41.1 percent of



homeowners experience at least one housing problem and under a quarter experience at least one severe housing problem (22.5 percent).

Table 2-17: Housing Assistance Needs of Lower Income Households						
Housing Problem Overview**	Number of Owner HH	Percent of Owner HH	Number of Renter HH	Percent of Renter HH	Number of HH	Percent of All HH
Household has at least 1 of 4 Housing Problems	6,795	41.1%	6,415	67.6%	13,210	50.8%
Household has none of 4 Housing Problems	9,630	58.3%	2,980	31.4%	12,610	48.5%
Cost Burden not available, no other problems	95	0.6%	95	1.0%	190	0.7%
Total	16,520	100.0%	9,490	100.0%	26,015	100.0%
Severe Housing Problem Overview***	Number of Owner HH	Percent of Total HH	Number of Renter HH	Percent of Total HH	Number of HH	Percent of All HH
Household has at least 1 of 4 Severe Housing Problems	3,725	22.5%	4,310	45.4%	8,035	30.9%
Household has none of 4 Severe Housing Problems	12,700	76.9%	5,085	53.6%	17,785	68.4%
Cost Burden not available, no other problems	95	0.6%	95	1.0%	190	0.7%
Total	16,520	100.0%	9,490	100.0%	26,015	100.0%
* Percent of total households ** The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. *** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.						

1. Overcrowding

Overcrowded households include more than one occupant per room (excluding bathrooms, kitchens, hallways, and porches). Severely overcrowded households have more than 1.5 persons per room. Factors that may cause overcrowding include a lack of affordable housing and/or a lack of available housing units of adequate size.

Overcrowding in households can lead to neighborhood deterioration. This is due to the intensive use of individual housing units which results in excessive wear and tear, and the potential cumulative overburdening of community infrastructure and service capacity. Overcrowding in neighborhoods can lead to an overall decline in social cohesion and environmental quality. Such decline may spread geographically and impact the quality of life, the economic value of property, and the vitality of commerce within a city. The combination of lower incomes and high housing costs may result in households living in overcrowded housing conditions.

Table 2-18 shows that renters are disproportionately impacted by overcrowding. About 17.3 percent of rental units in Rialto are overcrowded and 5.9 percent of rental units are severely overcrowded. About 8.5



percent of owner-occupied units are overcrowded and just under 2 percent of owner-occupied units are severely overcrowded units. A quarter of all occupied housing units are overcrowded, and 7.8 percent are severely overcrowded. Total overcrowded units represent 33.7 percent of Rialto households.

Table 2-18: Overcrowding by Tenure, Rialto

Tenure	Overcrowded Units (1.0 to 1.5 persons/room)		Severely Overcrowded Units (>1.51 persons/room)		Total Overcrowded Occupied Units	
	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹
Owner Occupied	1,412	8.5%	312	1.9%	1,724	10.4%
Renter Occupied	1,649	17.3%	564	5.9%	2,213	23.3%
Total	3,061	25.9%	876	7.8%	3,937	33.7%

1. Percent of total occupied housing units.
 Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-19 shows that overcrowding disproportionately affects renters in surrounding cities and in San Bernardino County. Rialto renters are disproportionately impacted by overcrowding, but homeowners in Rialto have the highest percentage of overcrowding compared to nearby cities and the County.

Table 2-19: Overcrowded Housing Units by Tenure

Jurisdiction	Owner Occupied Overcrowded Units (>1.0 persons/room)		Renter Occupied Overcrowded Units (>1.0 persons/room)		Total Overcrowded Units	
	Count	Percent of Occupied Units	Count	Percent of Occupied Units	Count	Percent of Occupied Units
Fontana	2,764	5.1%	3,736	6.9%	6,500	11.5%
Rialto	1,724	6.6%	2,213	8.5%	3,937	14.5%
San Bernardino	2,808	4.7%	6,426	10.8%	9,234	14.6%
Colton	646	3.9%	1,362	8.2%	2,008	10.7%
San Bernardino County	20,629	3.2%	35,649	5.6%	56,278	7.8%

Source: American Community Survey, 5-Year Estimates, 2019.

2. Overpayment (Cost Burden) in Relation to Income

State and federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. A household paying over 50 percent of its total income is severely overpaying. Overpayment (also referred to as cost burden) is an indicator of a household’s ability to sustain a household budget including expenses beyond housing such as utilities, food, and maintenance. Households that pay an excessive amount of their income on housing costs have less remaining for other needs. This is an important indicator of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the amount of funding to allocate a community to assist with housing opportunities.

Table 2-20 below summarizes housing overpayment in Rialto’s households by household income. About 22 percent of homeowners and 20 percent of renters have a cost burden of greater than 30%.



Income by Cost Burden ¹	Homeowners				Renters			
	Cost Burden > 30%	Percent ²	Cost Burden > 50%	Percent ²	Cost Burden > 30%	Percent ²	Cost Burden > 50%	Percent ²
Extremely Low Income (≤ 30% MFI ³)	755	2.9%	655	2.5%	1,680	6.5%	1,470	5.7%
Very Low Income (>30% to ≤ 50% MFI ³)	1,120	4.3%	705	2.7%	1,750	6.7%	1,080	4.2%
Low Income (>50% to ≤ 80% MFI ³)	1,625	6.2%	585	2.2%	1,300	5.0%	225	0.9%
Moderate Income (>80% to ≤ 100% MFI ³)	985	3.8%	110	0.4%	270	1.0%	20	0.1%
Above Moderate Income (>100% MFI ³)	1,105	4.2%	105	0.4%	290	1.1%	0	0.0%
Total	5,590	21.5%	2,160	8.3%	5,290	20.3%	2,795	10.7%

1. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.
 2. Percent of total households in Rialto
 3. MFI refers to the HUD Area Median Family Income – this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.
 Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013 - 2017.



F. Special Needs Groups

Special needs groups may encounter added difficulty in procuring adequate and affordable housing. Special needs populations include seniors, persons with disabilities, large households, single parent households, students, and farm workers. Special needs groups may have lower incomes or may be homeless.

Special Needs Groups	Count	Percent of Total Households	Percent of Total Population
Total Senior Population	16,124	--	10.60%
Persons with Disabilities	16,631 persons	--	11%
Persons with Developmental Disabilities ¹	274 persons	--	--
Large Households	10,111 HH	25.90%	--
Single-Parent Households	4,768 HH	12.20%	--
Single-Parent, Female Headed Households with Children (under 18 years)	3,271 HH	8.40%	--
People Living in Poverty	26,511	--	17.90%
Farmworkers ²	703 persons		1%
Migrant Farmworkers	395 persons	--	--
Seasonal Farmworkers	1,044 persons	--	--
Permanent Farmworkers	1,061 persons	--	--
Persons Experiencing Homelessness ³	722 persons	--	--

1. Total persons who received service from the Inland Regional Center for FY 2018-2019.
 2. Agriculture, forestry, fishing and hunting, and mining industry. Farmworker data is taken of the population 16 years and over. Data taken at the County level and provided by USDA Statistics Services.
 3. Total results from 2020 homeless count by Los Angeles Homeless Services Authority (LAHSA).
 Source: American Community Survey, 5-Year Estimates, 2019; San Bernardino County Regional Center Total Annual Expenditures and Authorized Services Report, 2019-2020; United States Department of Agriculture, National Agriculture Statistics – Hired Farm Labor, 2017; Los Angeles Homeless Services Authority 2020 Homeless County by Community/City.

1. Seniors

Seniors include individuals 65 years old or older. Seniors may have limited incomes due to retirement payments and high healthcare costs. Seniors are also more susceptible to mobility issues and self-care limitations due to their age. Housing needs of the senior population include affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that with a planned service component. **Table 2-22** provides population counts of seniors in Rialto, neighboring cities, and San Bernardino County. Rialto’s senior population is similar to nearby cities and the County.

Seniors may benefit from affordable housing as they often have fixed incomes that may not allow for the financial flexibility necessary to acquire suitable housing. Seniors may also face various disabilities.



Table 2-22: Persons Age 65 and Over

Jurisdiction	Population Count	Percent of Population
Fontana	16,448	7.8%
Rialto	9,611	9.3%
San Bernardino	19,356	9%
Colton	5,687	10.4%
San Bernardino County	241,961	11.3%

Source: American Community Survey, 5-Year Estimates, 2019.

2. Persons with Physical and Developmental Disabilities

Physical and developmental disabilities can hinder access to traditional housing units and may limit the ability to earn adequate income. Physical and/or developmental disabilities may deprive a person from earning income, restrict one’s mobility, or make self-care difficult. Persons with disabilities often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents may also have disabilities that require living in a supportive or assisted-living setting.

Table 2-23 summarizes disability status among Rialto’s noninstitutionalized residents. Ambulatory difficulty is the most widespread in Rialto and represent 27.2 percent of those with a disability. Ambulatory difficulties affect walking and movement. The second most common disability type is cognitive difficulty affecting 21.4 percent of those with a disability. Vision difficulties are the least common. Disabilities require different living conditions which inform housing needs for Rialto. For example, those with ambulatory difficulties may require smaller single-story spaces due to a lack of ability to walk long distances or without assistance.

Table 2-23: Disability Status

Disability Type	Under 18	18 to 64	65 and Over	Total	Percent of Population with a Disability	Percent of Total Population ¹
Hearing Difficulty	214	742	1,042	1,998	10.3%	1.9%
Vision Difficulty	181	964	674	1,819	9.4%	1.8%
Cognitive Difficulty	863	2,171	1,101	4,135	21.4%	4.3%
Ambulatory Difficulty	177	2,620	2,464	5,261	27.2%	5.5%
Self-care Difficulty	233	1,145	1,061	2,439	12.6%	2.6%
Independent Living Difficulty	N/A	1,918	1,741	3,659	18.9%	4.9%
Total Population with a Disability²	1,207	5,019	3,491	9,717	--	9.5%

1. Total noninstitutionalized population.
 2. This number may include persons having more than one disability.
Source: American Community Survey, 5-Year Estimates, 2019.



Affordable and barrier-free housing may provide adequate housing opportunities for persons with disabilities. Rehabilitation assistance can target renters and homeowners with disabilities to modify and improve unit accessibility.

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

According to the Inland Regional Center *Purchase of Service – Disparity Data Report for 2018-2019*, a total of 274 individuals from the Inland Empire and diagnosed with developmental disabilities received services. Of the 274 individuals, the majority were diagnosed with Autism (78.8 percent). The rest were diagnosed with an intellectual disability (4.4 percent), Cerebral Palsy (1.8 percent), Epilepsy (0.4 percent), Category 5 (3.6 percent), and 10.9 percent reported some other disability. Of those who received services, 25.5 percent were White, 9.5 percent were Asian, 3.3 percent were Black/African American, and 29.9 percent reported Other. Approximately 32 percent of individuals reported their ethnicity as Hispanic or Latino. The majority of those who received services were 3 to 21 years of age (77.7 percent), 21.5 percent were 2 years or younger, and less than 1 percent were over the age of 22. All individuals who received services live at the home of their parent(s) or guardian(s).

Many people with developmental disabilities can live and work independently within a conventional housing environment. Individuals with more severe developmental disabilities may require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. The first issue in supportive housing for persons with developmental disabilities is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

There are several housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 (veterans) homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating ‘barrier-free’ design in all new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities. Special consideration may also be given to the affordability of housing as people with disabilities may be living on a fixed income.



3. Large Households

Large households are made up of five or more individuals. Procuring resources for a large household requires a greater portion of income. This may lead households to smaller, more affordable housing units. Such units may not be large enough to adequately contain a large household and may become overcrowded. Multi-family rental units are typically smaller than single-family ownership units. Therefore, renters typically have more difficulty securing larger housing units.

In Rialto, large households represent about 30.9 percent of all households, as shown in **Table 2-24** and the majority live in owner-occupied units (65.6 percent). Table 2-25 shows that while large households represent a larger percentage in Rialto than neighboring cities, the occurrence is decreasing. Between 2010 and 2019, large households in Rialto decreased by 2.3 percent. In contrast, San Bernardino County experienced a growth of 3.5 percent in large households. The provision of affordable and large housing units may alleviate potential overcrowding burdens experienced by homeowners and renters in Rialto.

Table 2-24: Large Households by Tenure

Household Size	Owner		Renter		Total	
	Count	Percent ⁽¹⁾	Count	Percent ⁽¹⁾	Count	Percent ⁽¹⁾
5-Person Household	2,618	10.1%	1,212	4.7%	3,830	14.7%
6-Person Household	1,456	5.6%	697	2.7%	2,153	8.3%
7-or-More Person Household	1,201	4.6%	861	3.3%	2,062	7.9%
Total	5,275	20.3%	2,770	10.6%	8,045	30.9%

1. Percent of large households.
 2. Percent of total households.
 Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-25: Large Households by Jurisdiction (2010-2019)

Jurisdiction	Total Large Households			Percent Change 2010-2019
	2010	2015	2019	
Fontana	32.7%	31.7%	29.3%	4.5%
Rialto	33.3%	31.7%	30.9%	-2.3%
San Bernardino	21.7%	24.3%	24.0%	7.6%
Colton	22.5%	22.2%	18.2%	-11.1%
San Bernardino County	20.5%	19.7%	19.8%	3.5%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.

4. Single-Parent Households

Single parent households tend to have a greater need for childcare services, health care services, and other services. **Table 2-26** estimates that single-parent female households with no spouse make up 19.3 percent of Rialto households. In Rialto, single parent-female households without a spouse present are disproportionately impacted by poverty. About 15.6 percent of Rialto households are female headed households earning an annual income below the poverty line. In comparison, male headed households living under the poverty line represent less than one percent.



Table 2-26: Single-Parent Households

Jurisdictions	Single Parent-Male, No Spouse Present		Single Parent-Male Household Living in Poverty		Single Parent-Female, No Spouse Present		Single Parent-Female Household Living in Poverty	
	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹
Rialto	2,423	9.3%	186	0.7%	5,030	19.3%	4,053	15.6%
San Bernardino County	47,271	7.4%	12,514	2.0%	68,643	10.8%	107,779	16.9%

1. Percent of total households.
 Source: American Community Survey, 5-Year Estimates, 2019.

5. Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. The labor force is supplemented by seasonal workers when workload increases during harvest periods. Certain farms may hire migrant workers. Migrant workers have unique housing needs as their travel may prevent them from returning to their primary residence every evening. Farm workers also have special housing needs because they earn lower incomes than many other workers and move throughout the year from one harvest location to the next.

The United States Department of Agriculture, National Agriculture Statistics provides data on hired farm labor across the United States. The data is compiled at both a state and county levels. Within San Bernardino County, there were a total of 1,888 hired farm workers in 2017. A total of 1,579 are considered permanent, working 150 days or more and a total of 667 farmworkers were considered seasonal, working only 150 days or less. Additionally, San Bernardino County reported 106 total migrant farmworkers. According to the California Employment Development Department, the average farm worker (Farming, Fishing, and Forestry Occupation) in San Bernardino County earned a median annual income of \$25,723 in 2019. This annual income is considered part of the very low-income bracket for Rialto. Limited income may be exacerbated by farm worker’s tenuous and/or seasonal employment status. These employees and their households may reside in severely overcrowded dwellings, in packing buildings, or in storage sheds. Future housing in Rialto may need to consider the needs of farm workers employed in and near the City.

6. Extremely Low-Income Households and Poverty Status

The 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data indicates approximately 2,920 extremely low-income households live in Rialto. Extremely low-income households earn 30 percent or less of the median family income (MFI) for San Bernardino County. MFI stands for HUD Median Family Income. This is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments. Extremely low-income households earn less than 30 percent of the MFI. There are approximately 2,920 extremely low-income households in Rialto (renters and owners). **Table 2-27** below includes data characterizing affordability and cost burden for various income groups.



In Rialto, 770 extremely low-income households live in owner-occupied housing units and 1,675 extremely low-income households live in renter-occupied housing units with at least one of the four housing problems identified by CHAS. The housing problems are detailed above in the Housing Problems section.

Table 2-27: Housing Problems for all Households by Tenure			
Income by Housing Problem	Owner		
	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other Housing Problem
Extremely Low Income (≤ 30% MFI)	770	130	95
Very Low Income (>30% to ≤ 50% MFI)	1,165	510	-
Low Income (>50% to ≤ 80% MFI)	1,805	1,190	-
Moderate Income (>80% to ≤ 100% MFI)	1,155	910	-
Above Moderate Income (>100% MFI)	1,895	6,895	-
Total	6,790	9,635	95
Income by Housing Problem	Renter		
	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other Housing Problem
Extremely Low Income (≤ 30% MFI)	1,675	150	95
Very Low Income (>30% to ≤ 50% MFI)	1,750	130	-
Low Income (>50% to ≤ 80% MFI)	1,690	455	-
Moderate Income (>80% to ≤ 100% MFI)	400	525	-
Above Moderate Income (>100% MFI)	895	1,720	-
Total	6,410	2,980	95
* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. ** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.			

The values shown in **Table 2-28** show potential differences in housing needs based on poverty status for different racial and ethnic groups within the City. While poverty levels across different racial and ethnic groups are fairly even in Rialto, certain racial and ethnic groups have higher percentages of population living below the poverty line in comparison to population representation as a whole. American Indian/Alaska Native, Asian, and Black or African American residents are disproportionately affected by poverty.



Table 2-28: Rialto Population Living Below the Poverty Line, by Race and Ethnicity

Race and Ethnicity	Population Percentage Living Below Poverty Line	Total Population Percentage
White Alone	16.7%	62.9%
Black or African American Alone	17.6%	13%
American Indian and Alaska Native Alone	14.4%	0.6%
Asian Alone	11.4%	2.5%
Native Hawaiian and Other Pacific Islander Alone	0%	0%
Some Other Race	14.8%	17.2%
Two or More Races	12%	3.7%
Hispanic or Latino Origin (of any race)	17.1%	74.3%
White Alone, not Hispanic Or Latino	9.4%	9.6%

Source: American Community Survey, 5-Year Estimates, 2019.

7. Persons Experiencing Homelessness

Homelessness is an important issue within California. Factors contributing to the rise in homelessness include increased unemployment and underemployment, a lack of housing affordable to lower and moderate-income persons (especially extremely low-income households), reductions in public subsidies to the poor, a lack of assistance for those struggling with addiction, and the de-institutionalization of the mentally ill.

State law mandates that jurisdictions address the special needs of persons experiencing homelessness within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD) was recently updated. The following lists the updated definition of homelessness:

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days) and were in a shelter or a place not meant for human habitation immediately prior to entering that institution.
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.
- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.



This definition does not include persons living in substandard or overcrowded housing units, persons being discharged from mental health facilities (unless the person was homeless when entering and is considered homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends).

Table 2-29 shows the population of persons experiencing homelessness in Rialto, in the surrounding cities, and in San Bernardino County. Rialto experienced a 38.3 percent increase in its homeless population between 2018 and 2020. All surrounding jurisdictions also saw an increase in homelessness. The City of Colton had the largest increase between 2018 and 2020. San Bernardino County had an increase of 32.2 percent.

Jurisdiction	2018	2019	2020	Percent Change 2018-2020
Fontana	72	94	116	37.9%
Rialto	71	133	115	38.3%
San Bernardino	646	890	1,056	38.8%
Colton	42	58	136	69.1%
San Bernardino County	2,118	2607	3,125	32.2%

Source: American Community Survey, 5-Year Estimates, 2019.

8. Students

Student housing is another need impacting housing demand. Student housing often produces a temporary housing need based on the duration of the educational institution enrolled in. The impact on housing demand is often increased in areas surrounding universities and colleges. According to the American Community Survey 2019 data, there are approximately 6,884 Rialto residents enrolled in college or graduate school. Students may seek shared housing situations to decrease expenses and can be assisted through roommate referral services offered on and off campus. College graduates provide a specialized pool of skilled labor that is vital to the economy. However, a lack of affordable housing may lead to their departure post-graduation.

G. Housing Stock Characteristics

Rialto’s housing stock includes all housing units located within its jurisdiction. Housing stock growth, type, age and condition, tenure, vacancy rates, costs, and affordability are all important factors in determining the housing needs of the community. This section details the housing stock characteristics of Rialto to identify how well the current housing stock meets the needs of current and future residents of the City.

1. Housing Growth

Table 2-30 shows growth trends for housing units in Rialto and surrounding cities. The data shown in the table reflects ACS 5-year estimates and is not based on true City reported figures. An evaluation of the existing development and development opportunities is outlined in **Section 3: Housing Constraints, Resources, and AFFH**. The number of housing units in Rialto have increased since 2010. However, growth has been limited as compared to the neighboring cities of Colton and Fontana.



Jurisdiction	2010	2015	2019	Percent Change 2010 to 2019
Fontana	49,967	52,095	56,410	12.9%
Rialto	26,720	26,642	27,198	1.8%
San Bernardino	66,611	62,683	63,413	-4.8%
Colton	16,597	17,099	18,778	13.1%
San Bernardino County	691,321	705,962	720,757	4.3%

Source: American Community Survey, 5-Year Estimates, 2019.

2. Housing Type

Table 2-31 summarizes the available housing units in Rialto and San Bernardino County by housing type. As of 2019, single-unit detached homes made up 70.8 percent of the Rialto housing stock. Single-unit attached homes include townhomes and condominiums, which make up a small 2 percent of the housing stock. Multi-unit developments include apartments and represent less than a quarter of the City’s housing stock (20.8 percent). Lastly, approximately 6 percent of the City’s housing units are mobile homes. Rialto’s housing stock is similar to that of San Bernardino County.

Jurisdiction	Single-Unit Detached		Single-Unit Attached		Multi-Unit		Mobile Homes		Total Units
	Count	%	Count	%	Count	%	Count	%	
Rialto	19,254	70.8%	535	2.0%	5,667	20.8%	1,729	6.4%	27,198
San Bernardino County	509,652	70.7%	28,284	3.9%	140,930	19.5%	41,032	5.7%	720,757

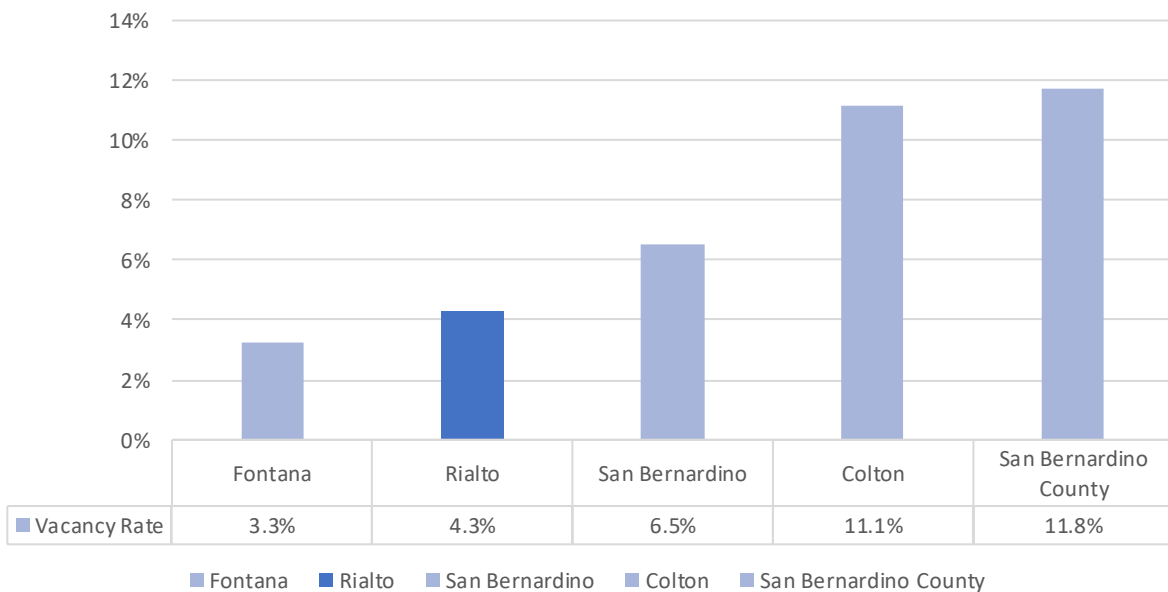
Source: American Community Survey, 5-Year Estimates, 2019.

3. Housing Availability and Tenure

Rialto has one of the lowest vacancy rates of the neighboring cities (**Figure 2-5**). At 4.3 percent, Rialto’s vacancy rate is almost a quarter of San Bernardino County’s. The City of Fontana has the lowest vacancy rate at 3.3 percent and about 1 percent below Rialto’s. A large portion of Rialto’s vacant units are vacant for unknown reasons, according to ACS data (44.9 percent). **Table 2-32** shows that 13.2 percent of Rialto’s vacant units are up for rent and about 26 percent are on the market or were already sold but are not yet occupied.



Figure 2-5: Vacancy Rates by Jurisdiction



Source: American Community Survey, 5-Year Estimates, 2019.

Type of Housing	Estimate	Percentage
For rent	154	13.2%
Rented, not occupied	75	6.4%
For sale only	211	18.1%
Sold, not occupied	96	8.2%
For seasonal, recreational, or occasional use	106	9.1%
For migrant workers	0	0.0%
Other vacant	523	44.9%
Total	1,165	100%

Source: American Community Survey, 5-Year Estimates, 2019.

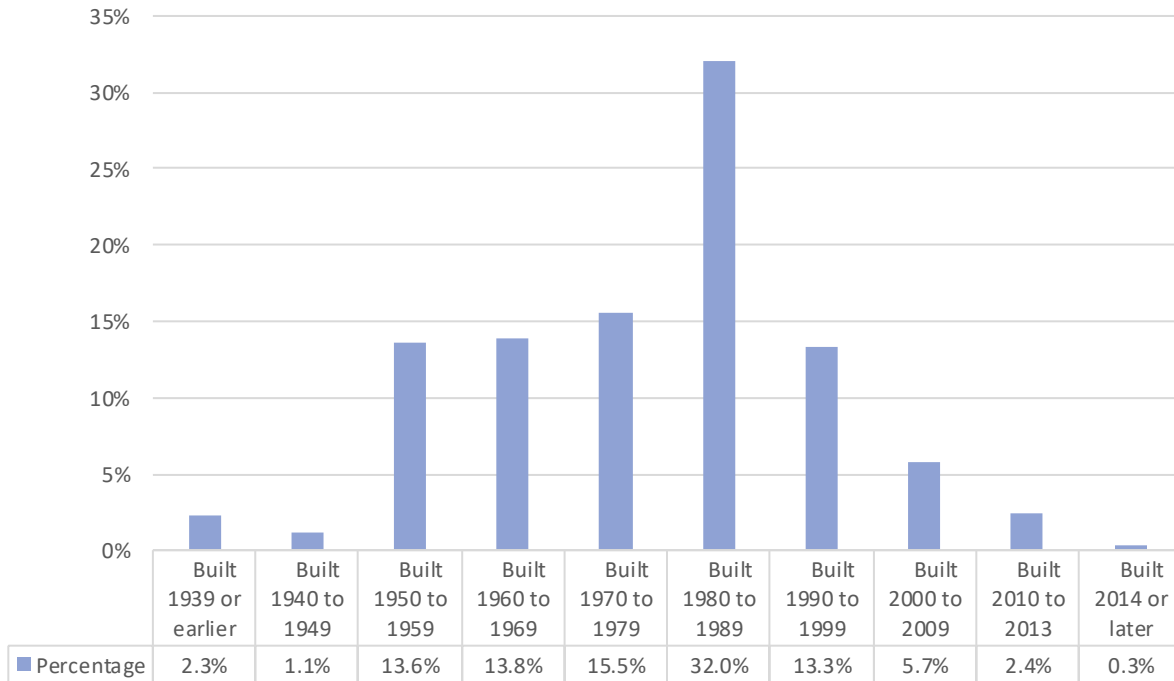
4. Housing Age and Condition

Housing age may affect the structural integrity of a house and can be an indicator of overall housing quality within a community. Housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs. A large proportion of older housing stock would typically indicate that most of the City’s housing stock could require major rehabilitation. This does not include historical districts which are generally well preserved.

Figure 2-6 describes the age of Rialto’s housing stock. The figure reflects ACS survey data which is based on estimates and not recorded figures. The data shows that the city experienced a housing boom between 1980 and 1989 and resulted in the construction of 32 percent of Rialto’s housing stock. Most housing units were built between 1950 and 1999. Housing units that were built over 30 years ago may typically benefit from upgrades or renovations. About 21.7 percent of the City’s housing stock was built in the last 30 years.



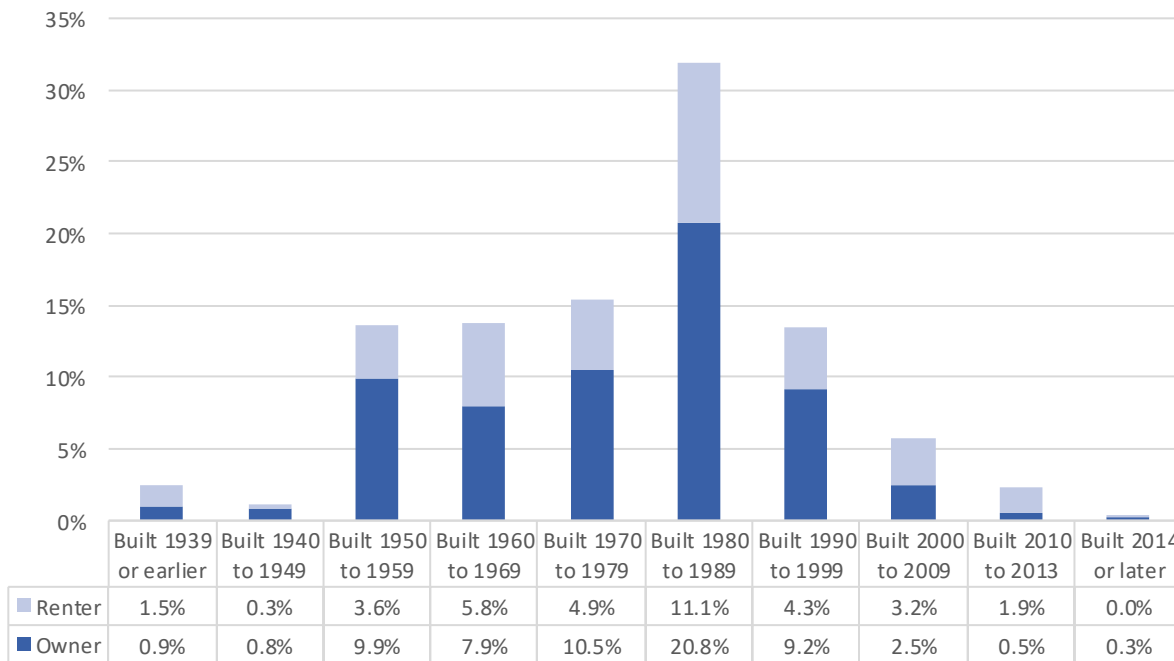
Figure 2-6: Housing Stock Age



Source: American Community Survey, 5-Year Estimates, 2019.

Figure 2-7 below illustrates tenure by the year housing units were built. This shows whether homeowner or renters occupy newer or older housing units. More renters in Rialto occupy housing units built in 2000 or later than homeowners.

Figure 2-7: Tenure by Year Housing Unit Built



Source: American Community Survey, 5-Year Estimates, 2019.



5. Housing Costs and Availability

In 2019, the median home value in Rialto was estimated to be \$313,400. As **Table 2-33** shows, Rialto’s median home value is approximately \$14,800 less than San Bernardino County and \$58,300 less than the City of Fontana. Fontana has the highest median home value.

Jurisdiction	Median Home Value
Fontana	\$371,700
San Bernardino County	\$328,200
Rialto	\$313,400
Colton	\$257,500
San Bernardino	\$249,400

Source: American Community Survey, 5-Year Estimates, 2019.

Table 2-34 shows monthly rent for a one bedroom in Rialto has increased from \$795 per month to \$869 per month between 2015 and 2019 (an increase of 9.3 percent). Housing units with 5 or more bedrooms experienced the greatest increases in cost over the 5 years with an increase of 24.6 percent. In general, all rental units increased in prices over these 5 years, with the median gross rent increasing by 15.6 percent from \$1,090 to \$1,260.

	2015	2016	2017	2018	2019	Percent Change 2015 - 2019
Studio	\$829	\$804	\$856	\$933	\$1,008	21.6%
1 Bedroom	\$795	\$800	\$822	\$868	\$869	9.3%
2 Bedrooms	\$981	\$1,034	\$1,077	\$1,115	\$1,159	18.1%
3 Bedrooms	\$1,348	\$1,350	\$1,408	\$1,423	\$1,481	9.9%
4 Bedrooms	\$1,649	\$1,707	\$1,840	\$1,874	\$1,912	15.9%
5 or More Bedrooms	\$1,625	\$1,802	\$1,974	\$1,873	\$2,025	24.6%
Median Gross Rent	\$1,090	\$1,110	\$1,147	\$1,198	\$1,260	15.6%

Source: American Community Survey, 5-Year Estimates, 2015, 2016, 2017, 2018, 2019.

Housing affordability analysis includes comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. The analysis informs the affordability of different housing sizes and types and indicates the type of households most likely to experience overcrowding and overpayment.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household’s eligibility for federal housing assistance. Based on this survey and the Median Family Income (MFI), the California Department of Housing and Community Development (HCD) develops income limits to determine the maximum price affordable in the upper range of each income category. Households in the lower end of each category can afford less than those at the upper end. **Table 2-35** shows the maximum affordable home prices without overpayment for residents in San Bernardino County. This amount is contrasted with current housing values shown in **Table 2-33**. In **Table 2-35**, the data shows the maximum affordable monthly rental amount that a household can pay for each month without incurring a cost burden.



Extremely Low-Income

Extremely low-income households that earn less than 30 percent of the County MFI have a maximum affordable home price of \$35,000 for ownership of a one-person household and \$32,500 for a five-person household. Extremely low-income households cannot afford market-rate rental or ownership housing in Rialto without a substantial cost burden.

Very Low-Income

The very low-income limits are the basis for all other income limits. Very low-income households that earn between 31 percent and 50 percent of the County MFI have a maximum affordable home price of \$87,000 for ownership of a one-person household and \$86,500 for a five-person household. Very low-income households cannot afford market-rate rental or ownership housing in Rialto without a substantial cost burden.

Low-Income

Low-income households that earn between 51 percent and 80 percent of the County's MFI have a maximum affordable home price of \$164,000 for ownership of a one-person household and \$206,000 for a five-person household. Low-income households could generally afford market-rate rental units in Rialto depending on household size. Low-income households would not be able to afford ownership housing.

Moderate Income

Persons and households of moderate income earn between 81 percent and 120 percent of the County's MFI. The maximum affordable home price for a moderate-income household is \$261,000 for a one-person household and \$356,000 for a five-person family. Moderate income households can generally find affordable market-rate rental units in the Rialto. Ownership housing in the City is generally affordable to 5-person households but remains generally unattainable to smaller household sizes.



Table 2-35: Affordable Housing Costs in San Bernardino County (2020)

Annual Income	Mortgage	Utilities ¹	Tax and Insurance	Total Affordable Monthly Cost	Affordable Purchase Price	
Extremely Low-income (30% of AMFI)						
1-Person	\$23,700	\$161	\$192	\$62	\$415	\$35,000
2-Person	\$27,050	\$140	\$264	\$71	\$475	\$30,500
3-Person	\$30,450	\$121	\$346	\$82	\$549	\$26,500
4-Person	\$33,800	\$136	\$427	\$99	\$663	\$30,000
5-Person	\$36,550	\$148	\$512	\$116	\$776	\$32,500
Very Low-Income (50% of AMFI)						
1-Person	\$27,650	\$396	\$192	\$104	\$691	\$87,000
2-Person	\$31,600	\$408	\$264	\$119	\$790	\$89,500
3-Person	\$35,550	\$409	\$346	\$133	\$889	\$90,000
4-Person	\$39,500	\$412	\$427	\$148	\$988	\$90,500
5-Person	\$42,700	\$395	\$512	\$160	\$1,068	\$86,500
Low-income (80% AMFI)						
1-Person	\$44,250	\$748	\$192	\$166	\$1,106	\$164,000
2-Person	\$50,600	\$811	\$264	\$190	\$1,265	\$178,000
3-Person	\$56,900	\$863	\$346	\$213	\$1,423	\$189,500
4-Person	\$63,200	\$916	\$427	\$237	\$1,580	\$201,000
5-Person	\$68,300	\$939	\$512	\$256	\$1,708	\$206,000
Moderate Income (120% AMFI)						
1-Person	\$65,100	\$1,191	\$192	\$244	\$1,628	\$261,000
2-Person	\$74,400	\$1,317	\$264	\$279	\$1,860	\$289,000
3-Person	\$83,700	\$1,433	\$346	\$314	\$2,093	\$314,500
4-Person	\$93,000	\$1,549	\$427	\$349	\$2,325	\$340,000
5-Person	\$100,450	\$1,623	\$512	\$377	\$2,511	\$356,000

1. Utilities includes natural gas cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator. Utilities are calculated for detached houses only.

Source: 2020 HACSB Utility Allowance Schedule and California Department of Housing and Community Development, 2021 Income Limits and Kimley Horn and Associates Assumptions: 2021 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on the Housing Authority of San Bernardino County Utility Allowance.



Table 2-36: Affordable Monthly Housing Cost for Renters in San Bernardino County (2020)				
Annual Income	Rent	Utilities ¹	Total Affordable Monthly Housing Cost	
Extremely Low-income (30% of AMFI)				
1-Person	\$16,600	\$247	\$168	\$415
2-Person	\$19,000	\$261	\$214	\$475
3-Person	\$21,960	\$277	\$272	\$549
4-Person	\$26,500	\$337	\$326	\$663
5-Person	\$31,040	\$394	\$382	\$776
Very Low-income (50% of AMFI)				
1-Person	\$27,650	\$523	\$168	\$691
2-Person	\$31,600	\$576	\$214	\$790
3-Person	\$35,550	\$617	\$272	\$889
4-Person	\$39,500	\$662	\$326	\$988
5-Person	\$42,700	\$686	\$382	\$1,068
Low-income (80% AMFI)				
1-Person	\$44,250	\$938	\$168	\$1,106
2-Person	\$50,600	\$1,051	\$214	\$1,265
3-Person	\$56,900	\$1,151	\$272	\$1,423
4-Person	\$63,200	\$1,254	\$326	\$1,580
5-Person	\$68,300	\$1,326	\$382	\$1,708
Moderate Income (120% AMFI)				
1-Person	\$65,100	\$1,460	\$168	\$1,628
2-Person	\$74,400	\$1,646	\$214	\$1,860
3-Person	\$83,700	\$1,821	\$272	\$2,093
4-Person	\$93,000	\$1,999	\$326	\$2,325
5-Person	\$100,450	\$2,129	\$382	\$2,511
<p>1. Utilities includes natural gas cooking, heating, water heating; basic electric; water; air conditioning; refrigerator. Utilities are calculated for apartments only.</p> <p>Source: 2020 HACSB Utility Allowance Schedule and California Department of Housing and Community Development, 2021 Income Limits and Kimley Horn and Associates Assumptions: 2021 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on the Housing Authority of San Bernardino County Utility Allowance.</p>				