



2025-2030

# CONSOLIDATED PLAN MARKET ANALYSIS

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# INTRODUCTION

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies show that affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.<sup>1</sup> Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to the displacement of low-income households and an increased risk of homelessness.<sup>2</sup> Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.<sup>3</sup>

This report discusses the existing supply of housing in San Bernardino County. It also reviews housing costs, including affordability and other housing needs by householder income. Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

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<sup>1</sup> Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, [www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf](http://www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf).

<sup>2</sup> "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, <http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf>

<sup>3</sup> Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." *Journal of Urban Affairs*, 31:5, 589-614.

# HOUSING SUPPLY SUMMARY

The Riverside-San Bernardino-Ontario, CA MSA has approximately 1,584,750 housing units, of which almost half (733,104 units, or 46.3%) are in San Bernardino County. While the total number of housing units in the MSA grew at a slightly faster rate (5.9%) than that of San Bernardino County (4.7%) from 2012 through 2022, both the county and MSA experienced high levels of growth in occupied housing units (10.0% and 10.5%, respectively).

The American Community Survey's definition of vacancy includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Using this definition, the vacancy rate in San Bernardino County is estimated to be 10.0% as of the 2018-2022 American Community Survey, down from 14.2% in 2008-2012. Vacancies in the wider metro area occur at a similar rate as in San Bernardino County (11.0%). These rates are higher than that of the state of California overall (7.8% as of the 2018-2022 ACS).

Shares of for-sale homeowner units are particularly low, pointing to tight housing markets and high demand for homeownership. The share of owner units that are vacant and for sale (homeowner vacancy rate) is just 1.3% in county and the MSA. The share of renter units that are vacant and for rent (renter vacancy rate) is 3.3% in San Bernardino County and 4.0% in the MSA, indicating greater availability of rental housing in the MSA relative to the county. About 2% of units in the county and MSA are vacant for reasons other than being available for sale or rent, being rented or sold but not yet occupied, or use as seasonal housing. These reasons include need for rehabilitation or repair, foreclosure, legal proceedings, abandonment, and other reasons. Both the county and MSA have seen declines in vacant housing units, indicating high demand for housing and increasingly tight housing markets. The following analysis examines several features of housing supply, including structure type, size, tenure, and age of housing.

TABLE 1. Housing Units by Occupancy Status

	2008 to 2012	2018 to 2022	2012 to 2022 Change
TOTAL HOUSING UNITS	698,715	733,104	4.7%
Occupied Housing Units	599,698	659,928	10.0%
Vacant Housing Units	99,107	73,176	-26.2%
Vacancy Rate	14.2%	10.0%	-4.2 percentage points

*Data Source: 2008-2012 and 2018-2022 5-Year ACS, Table DP04.*

Jurisdictions with a variety of housing structure types are better able to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low- and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 2 shows housing units by structure types in San Bernardino County and the Riverside-San Bernardino-Ontario, CA MSA. Single family detached homes are the predominant housing type, making up about 69% to 70% of housing units across the county and MSA. In San Bernardino County, units in large multifamily buildings of 20 or more units are the next most common (7.8%), followed by units in small multifamily buildings of five to 19 units (6.2%), units in duplexes, triplexes, and quadruplexes (6.1%), and mobile homes (5.7%). Single-family attached units comprise 4.4% of units.

Relative to the county, the MSA has a slightly lower share of units in large multifamily structures of 20 or more units (6.2%) and a slightly greater share of mobile homes (7.3%).

The high shares of single family-detached structures both the county and MSA may pose limitations on residents in obtaining housing in units of other housing types, including ‘missing middle’ housing, such as duplexes, triplexes, quadruplexes, units in small apartment buildings, or other housing types that may provide opportunities for increased affordability, variety in housing unit size, or specific amenities or opportunities for social connection. When neighborhoods contain a concentration of similar housing types, residents may find it difficult to obtain housing that meets their needs or to remain in their neighborhoods of choice as they experience life changes.



**TABLE 2.**  
**Housing Units by Structure**

Units in Structure	San Bernardino County		Riverside-San Bernardino-Ontario MSA	
	#	%	#	%
1, Detached	510,741	69.7%	1,096,247	69.2%
1, Attached	32,242	4.4%	79,093	5.0%
2 to 4	45,072	6.1%	87,258	5.5%
5 to 19	45,613	6.2%	105,751	6.7%
20 or more	56,937	7.8%	98,942	6.2%
Mobile Home	41,493	5.7%	115,226	7.3%
Other (RV, Boat, Van, etc.)	1,006	0.1%	2,233	0.1%
<b>TOTAL</b>	<b>733,104</b>	<b>100%</b>	<b>1,584,750</b>	<b>100%</b>

*Data Source: 2018-2022 5-Year American Community Survey, Table B25024.*

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size. Markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 3 details housing units by the number of bedrooms and resident tenure (renters or homeowners). In San Bernardino County and the Riverside-San Bernardino-Ontario MSA, the vast majority (about 82% to 83%) of owner-occupied units have three or more bedrooms. Another 14% to 16% of owner-occupied units have two bedrooms. Studio and one-bedroom units are the least common owner-occupied units in both areas, comprising fewer than 3% of units.

Compared to owner-occupied units, rental units tend to have fewer bedrooms. Two-bedroom units are the most common renter-occupied housing size, comprising about 39% to 42% of units in the county and MSA. Three-bedroom units are the next most common, comprising about 25% to 26% of renter-occupied units across the two areas. Studios and one-bedroom units are significantly more common among renter-occupied units than homeowner units, making up about 22% to 23% of renter-occupied units in the county and MSA. Units with four or more bedrooms make up about 11% to 13% of all rented units in the county and MSA.

The low shares of owner-occupied units with zero to two bedrooms across the county and MSA points to challenges for homebuyers seeking smaller housing units that may provide increased levels of affordability and have lower maintenance costs. Renter households with large families, on the contrary, may experience challenges securing housing with more than three bedrooms.

**TABLE 3.**  
**Housing Units by Size and Tenure**

Number of Bedrooms	San Bernardino County		Riverside-San Bernardino-Ontario MSA	
	#	%	#	%
<b>OWNER-OCCUPIED HOUSING UNITS</b>				
0 Bedrooms	3,253	0.8%	6,721	0.7%
1 Bedroom	7,218	1.8%	15,886	1.7%
2 Bedrooms	58,231	14.4%	146,499	16.0%
3 Bedrooms	180,190	44.7%	380,228	41.5%
4 or More Bedrooms	154,213	38.3%	367,592	40.1%
<b>TOTAL</b>	<b>403,105</b>	<b>100%</b>	<b>916,926</b>	<b>100%</b>
<b>RENTER-OCCUPIED HOUSING UNITS</b>				
0 Bedrooms	11,351	4.4%	22,912	4.6%
1 Bedroom	45,175	17.6%	87,768	17.8%
2 Bedrooms	106,485	41.5%	190,517	38.6%
3 Bedrooms	64,425	25.1%	125,619	25.5%
4 or More Bedrooms	29,387	11.4%	66,162	13.4%
<b>TOTAL</b>	<b>256,823</b>	<b>100%</b>	<b>492,978</b>	<b>100%</b>

*Data Source: 2018-2022 5-Year American Community Survey, Table SB25042.*

*NOTE: Unoccupied units are not included in this table because tenure data is not available for these units.*

An assessment of the region's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of households.

Development of new market-rate and subsidized housing units can support housing affordability and reduce displacement of lower-income residents. In contrast, areas with growing populations in which few new housing units are built tend to experience housing shortages and reduced affordability. Subsidized units, such as those built with low-income housing tax credits and other federal and state subsidies, have been found to be particularly protective in reducing displacement.<sup>4</sup>

Data on age of housing in San Bernardino County and the Riverside-San Bernardino-Ontario, CA MSA points to a large share of older housing stock and a decline in construction of new units since 2010 (see Table 4). An estimated 44.6% of units in the county and 37.2% of units in the MSA are in structures built prior to 1980. The MSA contains a greater share of newer housing, with 27.4% of units built in 2000 and later, compared to just 20.3% in the county. Just 5.9% of units in the county (43,126 units) were built in 2010 or later, compared to 7.5% of units in the MSA (119,568 units). The older housing stock in the county and MSA may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

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<sup>4</sup> Zuk, M. and Chapple, K. (2016). Housing Production, Filtering and Displacement: Untangling the Relationships. Berkeley Institute of Governmental Studies. Retrieved from: [https://www.urbandisplacement.org/wp-content/uploads/2021/08/udp\\_research\\_brief\\_052316.pdf](https://www.urbandisplacement.org/wp-content/uploads/2021/08/udp_research_brief_052316.pdf)



TABLE 4. Age of Housing

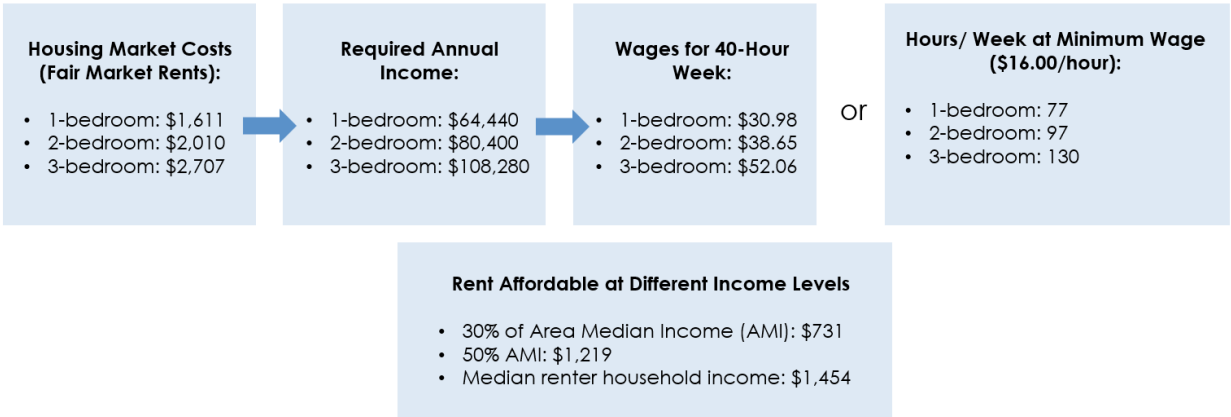
Year Structure Built	San Bernardino County		Riverside-San Bernardino-Ontario, CA MSA	
	Number	Percent	Number	Percent
2010 to 2022	43,126	5.9%	119,568	7.5%
2000 to 2009	105,346	14.4%	316,038	19.9%
1990 to 1999	93,589	12.8%	220,928	13.9%
1980 to 1989	163,507	22.3%	338,193	21.3%
1970 to 1979	121,066	16.5%	239,163	15.1%
1960 to 1969	72,913	9.9%	135,339	8.5%
1950 1959	79,519	10.8%	129,313	8.2%
1949 or earlier	54,038	7.4%	86,208	5.4%
<b>TOTAL</b>	<b>733,104</b>	<b>100%</b>	<b>1,584,750</b>	<b>100%</b>

Data Source: 2018-2022 Five-Year American Community Survey, Table B25034.

# HOUSING COSTS AND AFFORDABILITY

The availability of housing that is both affordable and in good condition, was a common need identified by residents and stakeholders, particularly for low- and moderate-income households. The National Low Income Housing Coalition’s annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. The figure below shows annual household income and hourly wages needed to afford Fair Market Rents in San Bernardino County.

**FIGURE 1. Required Income, Wages, and Hours to Afford Fair Market Rents in San Bernardino County, 2024**

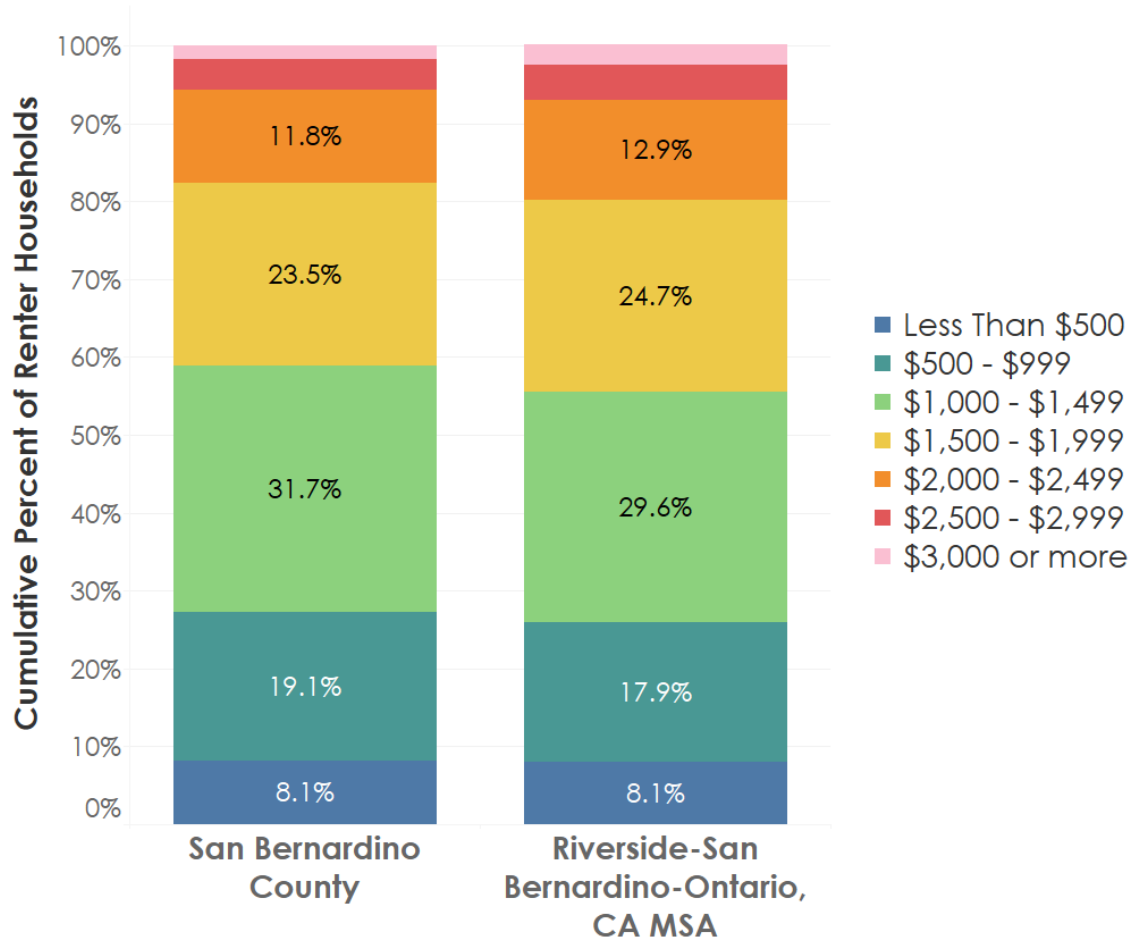


*Data Source: National Low Income Housing Coalition Out of Reach 2024, Accessed from <https://nlihc.org/oor/state/ca>*

To afford a two-bedroom rental unit, the county’s most common rental type—without being cost-burdened, a renter household would need to earn an annual income of \$80,400, which translates to a 40-hour work week at an hourly wage of \$38.65. It would take a 97-hour work week at the minimum wage of \$16.00 to afford the same two-bedroom unit. According to the Out of Reach Report, the median renter household income in San Bernardino County is \$58,155, which is lower than the necessary annual income to afford a one-bedroom unit at fair market rent.

The American Community Survey also provides estimates on monthly renter and homeowner costs. As of the 2018-2022 American Community Survey five-year estimates, about 56% to 59% of renter households across the county and MSA spend less than \$1,500 per month on rent, while about 24% to 25% spend \$1,500 to \$1,999. About 18% to 20% of households across the county and MSA spend \$2,000 or more on rent. More recent data from the Zumper database shows average rents in the county at \$1,951 for a two-bedroom unit and \$2,546 for a three-bedroom unit as of November 2024, indicating sharp increases in rental costs in recent years. Renters earning the median renter household income may thus find it difficult to find housing in San Bernardino County at an affordable rate for their income level.

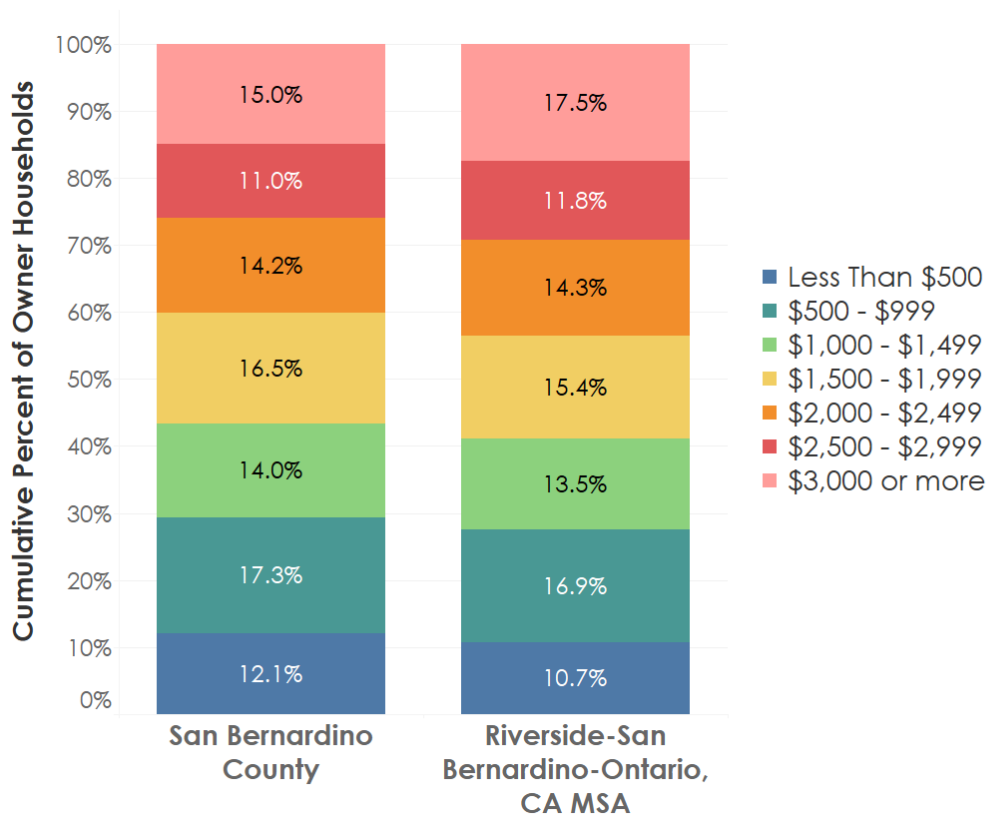
**FIGURE 2. Contract Rent, San Bernardino County and Riverside-San Bernardino-Ontario, CA MSA**



Data Source: 2018-2022 ACS 5-Year Estimates, Table B25056.

For many San Bernardino County households, homeownership is more expensive than renting. As of the American Community Survey five-year estimates for 2018-2022, an estimated 56.7% of county homeowners and 58.9% of homeowners in the MSA spend \$1,500 or more per month on housing—a larger share than the estimated 41% to 45% of renter households spending within this same range. Owner households in the county and MSA are also significantly more likely to spend \$2,500 or more per month on housing costs than renters (about 26% to 29% of homeowner households, compared to about 6% to 7% of renter households). More recent data from Zillow’s Home Value Index (ZHVI) estimates the typical home value in San Bernardino County at \$541,543 as of October 2024, a 55.6 % increase over the typical home value of \$348,040 in October 2019. These values indicate steep increases in home prices in recent years and barriers to homeownership for lower-income residents. As home values and interest rates have increased, renting is generally more accessible to low-to-moderate income families than homeownership in San Bernardino County.

**FIGURE 3. Monthly Owner Costs, San Bernardino County and Riverside-San Bernardino-Ontario, CA MSA**



*Data Source: 2018-2022 ACS 5-Year Estimates, Table B25094.*

# HOUSING NEEDS

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

- a) A household is cost burdened if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- b) A household is overcrowded if there are more than 1.0 people per room, not including kitchen or bathrooms.
- c) A housing unit lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
- d) A housing unit lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing needs, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS and other data for San Bernardino County is provided in the tables and figures that follow.

As shown in Table A below, approximately 35.5% of owner households and 62.0% of renter households in San Bernardino County have at least one housing problem, for an overall total of 46.7% of households experiencing housing problems. The most common type of housing problem is cost burden, with 18.0% of owners and 24.8% of renters being cost burdened, and an additional 11.0% of owners and 28.0% of renters being severely cost burdened. The second most common type of housing problem is overcrowding, with 6.4% of owners and 11.8% of renters experiencing mild overcrowding, and 2.0% of owners and 5.6% of renters experiencing severe overcrowding. Incomplete kitchen or plumbing facilities are significantly less common, with 0.4% of owners and 1.7% of renters experiencing this problem.

Tables B and C illustrate housing problems in San Bernardino County by disability status and by race and ethnicity, highlighting the groups most vulnerable to substandard housing conditions.

Table B shows that individuals with disabilities face housing problems at disproportionately higher rates. 49.3% of those with ambulatory disabilities and 51.3% of those with cognitive disabilities have at least one housing problem, compared to 38.5% of the overall population. Those with hearing or vision disabilities experience housing problems at a slightly lower rate of 36.2%, while individuals with self-care or independent living disabilities are similarly affected, with 47.8% experiencing issues.

In Table C, housing problems are notably more prevalent among certain racial and ethnic groups. Black and Hispanic households are disproportionately affected, with 40.0% and 35.8%, respectively, experiencing housing problems overall, compared to 26.3% of White households. Black renters, in particular, face a significant burden, with 42.7% experiencing housing problems and 31.9% facing severe issues, nearly double the rates for Black homeowners, of whom 15.2% experience severe housing problems. Similarly, Hispanic renters are heavily impacted, with 39.7% experiencing housing problems and 31.1% facing severe issues, compared to 18.9% of Hispanic homeowners who face severe problems.

Asian/Pacific Islander households also face notable challenges, though at slightly lower rates. 29.6% of Asian/Pacific Islander households experience housing problems overall. Among renters in this group, 33.5% face housing problems, with 25.9% experiencing severe issues, compared to 27.5% of Asian/Pacific Islander homeowners with housing problems and 16.6% facing severe issues.

Across all racial and ethnic groups, renters are consistently more likely to face housing problems than homeowners. For example, 39.7% of Hispanic renters experience housing problems, compared to 33.0% of Hispanic homeowners, while 33.5% of Asian/Pacific Islander renters face housing problems, compared to 27.5% of Asian/Pacific Islander homeowners. Native American residents show relatively lower rates of housing problems; however, the small population size may affect the reliability of these figures.



**Table A: Households with Housing Problems by Type in San Bernardino County, 2016-2020**

Housing Problem	Housing Status			
	Owners		Renters	
	#	%	#	%
Cost Burden	24,665	18.0%	24,815	24.8%
Severe Cost Burden	15,145	11.0%	27,999	28.0%
Overcrowding	8,735	6.4%	6,857	11.8%
Severe Overcrowding	2,700	2.0%	3,146	5.6%
Incomplete Kitchen or Plumbing Facilities	610	0.4%	2,123	1.7%
Total Households w/ Problems	48,760	35.5%	61,940	62.0%
<b>Total Households</b>	<b>137,265</b>	<b>100.0%</b>	<b>99,920</b>	<b>100.0%</b>

Source: 2016-2020 CHAS, Table 3

**Table B: Households with Housing Problems by Disability Status in San Bernardino County, 2016-2020**

Disability Type	Housing Problem Status					
	With Housing Problems		Without Housing Problems		TOTAL	
	#	%	#	%	#	%
Hearing/Vision	3,125	36.2%	5,395	62.6%	8,625	100%
Ambulatory	18,680	49.3%	19,245	50.7%	37,925	100%
Cognitive	15,225	51.3%	14,470	48.7%	29,695	100%
Self-Care/Independent Living	15,310	47.8%	16,710	52.2%	32,020	100%
<b>TOTAL</b>	<b>62,645</b>	<b>26.4%</b>	<b>65,950</b>	<b>38.6%</b>	<b>128,595</b>	<b>100%</b>

Source: 2015-2019 CHAS, Table 6

**Table C: Housing Problems in Renters and Owners by Race and Ethnicity, 2016-2020**

Housing Type & Problems	Race/Ethnicity									
	Black		White		Hispanic		Asian/Pacific Islander		Native American	
	#	%	#	%	#	%	#	%	#	%
<b>RENTERS</b>										
Housing Problem(s)	8,535	42.7%	7,655	33.5%	27,005	39.7%	1,865	33.5%	85	30.9%
Severe Housing Problem(s)	6,375	31.9%	5,270	23.1%	21,180	31.1%	1,445	25.9%	70	25.5%
No Housing Problems	5,060	25.3%	9,895	43.4%	19,865	29.2%	2,260	40.6%	120	43.6%
<b>TOTAL RENTERS</b>	<b>19,970</b>	<b>100.0%</b>	<b>22,820</b>	<b>100.0%</b>	<b>68,050</b>	<b>100.0%</b>	<b>5,570</b>	<b>100.0%</b>	<b>275</b>	<b>100.0%</b>
<b>OWNERS</b>										
Housing Problem(s)	3,665	34.9%	10,290	22.6%	30,800	33.0%	2,915	27.5%	80	25.0%
Severe Housing Problem(s)	1,600	15.2%	4,590	10.1%	17,655	18.9%	1,760	16.6%	30	9.4%
No Housing Problems	5,250	49.9%	30,635	67.3%	44,745	48.0%	5,910	55.8%	210	65.6%
<b>TOTAL OWNERS</b>	<b>10,515</b>	<b>100.0%</b>	<b>45,515</b>	<b>100.0%</b>	<b>93,200</b>	<b>100.0%</b>	<b>10,585</b>	<b>100.0%</b>	<b>320</b>	<b>100.0%</b>
<b>ALL HOUSEHOLDS</b>										
Housing Problem(s)	12,200	40.0%	17,945	26.3%	57,805	35.8%	4,780	29.6%	165	27.7%
Severe Housing Problem(s)	7,975	26.2%	9,860	14.4%	38,835	24.1%	3,205	19.8%	100	16.8%
No Housing Problems	10,310	33.8%	40,530	59.3%	64,610	40.1%	8,170	50.6%	330	55.5%
<b>TOTAL</b>	<b>30,485</b>	<b>100.0%</b>	<b>68,335</b>	<b>100.0%</b>	<b>161,250</b>	<b>100.0%</b>	<b>16,155</b>	<b>100.0%</b>	<b>595</b>	<b>100.0%</b>

Source: 2016-2020 CHAS, Table 1 & 2

# HOMEOWNERSHIP AND LENDING

Homeowner Homeownership is vital to a community's economic well-being. It provides the opportunity to build wealth, is generally associated with higher levels of civic engagement,<sup>5</sup> and is correlated with positive cognitive and behavioral outcomes among children.<sup>6</sup>

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2022, the U.S. Census Bureau reported a 25.4 percentage point gap in homeownership rate between white and Black households, representing a slight widening of the gap since 2002 (24.3 percentage points). Over the same period, the gap in the homeownership rate between white and Hispanic households narrowed from 24.7 to 21.8 percentage points.<sup>7</sup>

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is eight percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference for urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable housing.<sup>8</sup>

The map that follows shows the homeownership rate by census tract in San Bernardino County. The homeownership rate is highest in parts of southwest San Bernardino County, where it tops 90% in 31 census tracts, including in parts of Chino Hills, Highland, Rancho Cucamonga, Redlands, Yucaipa, and areas around Victorville and north of Lake Arrowhead. The homeownership rate is lowest in two large census tracts in central San Bernardino County and in one census tract north of the city of Grand Terrace, where it falls below 5%. Homeownership rates range from 5% to 20% in 26 additional census tracts around Adelanto, Apple Valley, Grand Terrace, Hesperia, Loma Linda, Rancho Cucamonga, Rialto, Redlands, and the city of San Bernardino (see Figure 4).

The table that follows shows numbers of owner and renter households, as well as homeownership rates, by race and ethnicity for San Bernardino County. Owner-occupied households make up 61.1% of all

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<sup>5</sup> Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review*. 2012;48(5):731–60.

<sup>6</sup> Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." *Low-Income Homeownership Working Paper Series*. Joint Center for Housing Studies of Harvard University. October 2001, <http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>.

<sup>7</sup> U.S. Census Bureau. *Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017*.

<sup>8</sup> Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" *The Urban Institute*. July 2018.

[www.urban.org/sites/default/files/publication/98729/millennial\\_homeownership\\_0.pdf](http://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf).

households in the county. Homeownership rates are highest among Asian/Pacific Islander and white households in the county (69.7% and 66.0%, respectively). The homeownership rate is lowest among Black households (37.8%; see Table 11).

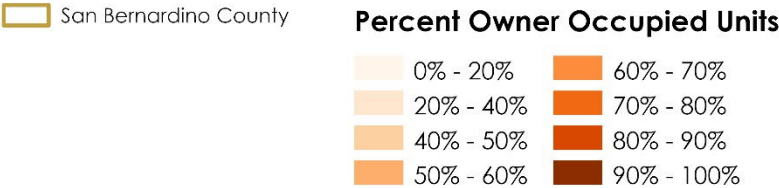
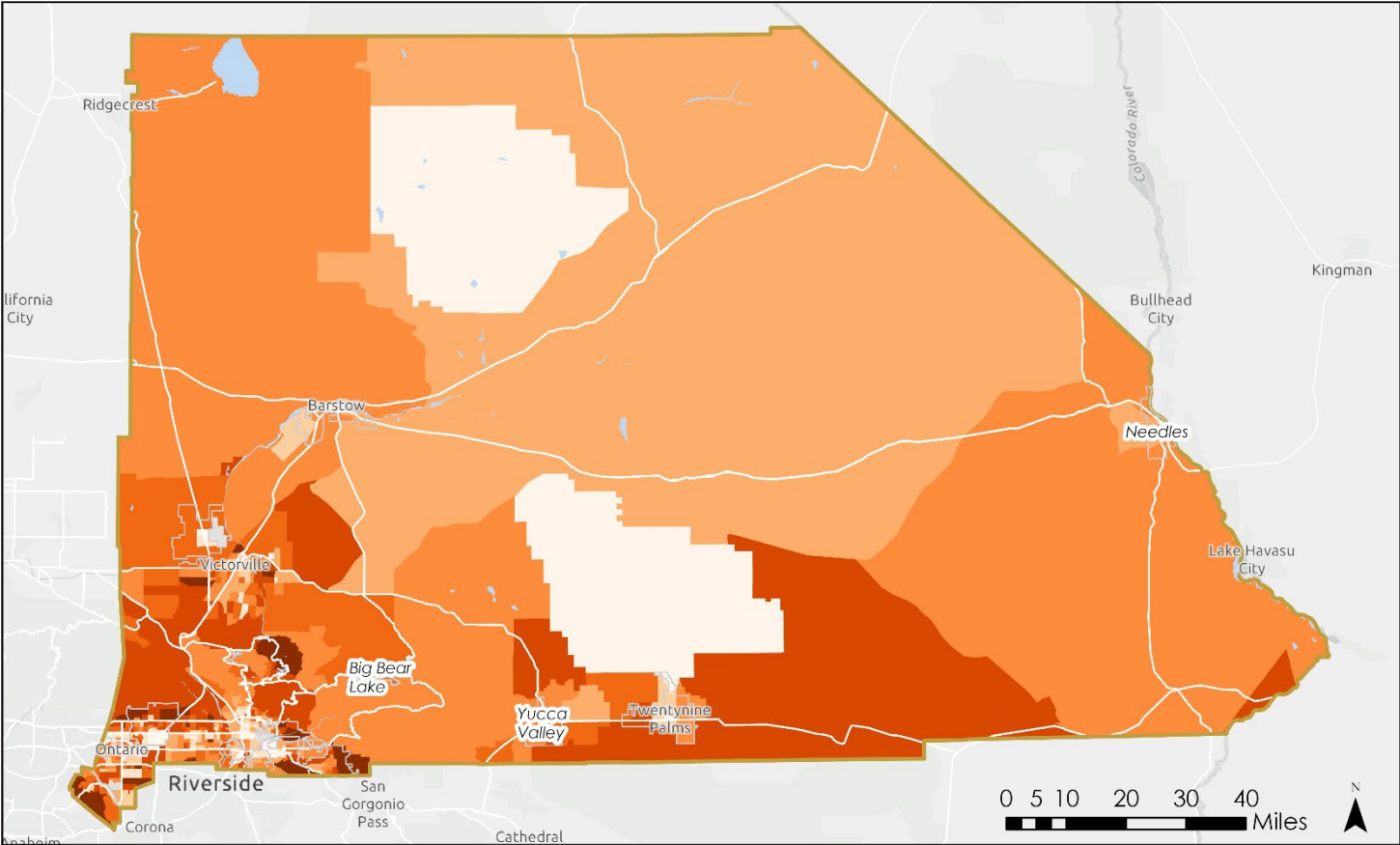
**TABLE 11.**  
**Home Ownership and Rental Rates by Race and Ethnicity**

Householder Race / Ethnicity	SAN BERNARDINO COUNTY		
	Owner Households	Renter Households	Home Ownership Rate
White	219,830	113,084	66.0%
Black	22,142	36,421	37.8%
Asian / Pacific Islander	37,896	16,503	69.7%
Native American	4,374	3,180	57.9%
Hispanic	175,599	126,852	58.1%
Two or More Races	52,895	32,828	61.7%
Some Other Race	65,968	54,807	54.6%
<b>TOTAL</b>	<b>403,105</b>	<b>256,823</b>	<b>61.1%</b>

Source: 2018-2022 ACS 5-Year Estimates, Table S2502.

**NOTE:** Data presented are the number of households, not individuals. Totals for all races are greater than totals in the last row due to potential for households to identify with a race and Hispanic or Latino origin.

Figure 4. Homeownership Rate by Census Tract, San Bernardino County, 2018-2022



Data Source: 2018-2022 ACS 5-Year Estimates

## Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies.<sup>9</sup> HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. 670 financial institutions reported HMDA data for San Bernardino County in 2023.

Applicants in San Bernardino County submitted a total of 33,748 home purchase loan applications in 2023. The following analysis looks at 18,259 applications in San Bernardino County in which the mortgage was applied for as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA / RHS-guaranteed loans for single-family homes. Within each record, some data variables are 100% reported— “Loan Type,” “Loan Amount,” and “Action Taken,” for example—but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race, and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled “No Race or Ethnicity Given.” This data does not include seller-financed loans.

Looking at first-lien applications completed in 2023, more than two in five applications in the county were completed by Hispanic or Latino applicants (7,846 applications, or 43.0% of all applications). White applicants and applicants of other races or who did not provide information about their race each made up about one-fifth of all completed applications (3,505 and 3,567 applications, or 19.2% and 19.5%, respectively). Asian/ Pacific Islander and Black applicants submitted 13.6% and 4.7% of applications, respectively (2,490 and 851 applications).

The tables that follow show loan approval rates for completed loan applications by race and ethnicity at various income levels in San Bernardino County.<sup>10</sup> The Median Family Income in the Riverside-San

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<sup>9</sup> Federal Financial Institutions Examination Council. “FFIEC Publishes 2023 Data on Mortgage Lending.” July 11, 2024. <https://www.ffiec.gov/press/pr071124.htm>

<sup>10</sup> The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes



Bernardino-Ontario, CA HUD Metro FMR Area is \$94,500, according to HUD’s FY 2023 Income Limits. The income tiers below represent low-income applicants earning up to 80% AMI (\$75,600), middle-income applicants earning 80% to 120% AMI (\$75,600 to \$113,400), and high-income applicants earning more than 120% AMI (over \$113,400). In 2023, there were 85 applications for which income was not reported. These applications are included in the totals under “all applicants.” Excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

## Mortgage Denials

HMDA data indicates that 11.4% of first-lien mortgage applications for single-family homes in the county were denied in 2023. 23.7% of all applications from low-income earners were denied. Among middle-income earners, 12.3% of applicants were denied a loan, and 8.5% of applications from high-income earners were denied.

Looking at these figures by race and ethnicity, Hispanic, White, and Asian/ Pacific Islander applicants all had similar rates of denial (10.9%, 10.1%, and 9.6%, respectively). Black applicants were denied mortgages at a significantly higher rate (20.2%) than the county’s average rate of 11.4% and were about twice as likely to be denied a loan as Hispanic, white and Asian/ Pacific Islander applicants.

### Low-Income Applicants

23.7% of low-income mortgage loan applicants were denied a mortgage loan. Low-income applicants identifying as Black experienced a disproportionate rate of mortgage loan denial (34.0%). Asian/ Pacific Islander applicants were denied a mortgage at the lowest rates of all low-income applicants (18.8%).

### Middle-Income Applicants

Middle-income applicants, earning between 80% to 120% MFI, were denied mortgages at a rate of 12.3%. At this income level, Black applicants were denied at a higher rate (21.9% were denied a loan), while white households were least likely to be denied (9.3%).

### High-Income Applicants

At high incomes, 8.5% of applicants experienced a mortgage loan denial. At this income level, Black applicants experienced denials at the highest rates (15.5%), while Hispanic/Latino and white applicants had the lowest rates of denial (7.8% and 7.9%, respectively).

### Reasons for Denial

Reasons for denial are shown in Table 13. Hispanic applicants had the largest number of denials (850), followed by applicants of other races or whose race was not provided (451), and white applicants (353).

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from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

The primary reason for mortgage loan denial was the debt-to-income ratio (849 applicants). Other frequent reasons for loan denial include collateral (318 applicants), credit history (229 applicants), and incomplete credit application (206 applicants).

These findings indicate disparities in access to mortgage loans in the service area, particularly for Black applicants. Denials based on a high debt-to-income ratio and credit history indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. Denials based on collateral indicate that the value of a requested loan is high relative to the appraised value of a home, creating loan-to-value ratios that fall above lenders' thresholds. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

TABLE 12. Loan Approval Rates by Race and Ethnicity in San Bernardino County

Applicant Home	APPLICANT RACE AND ETHNICITY					All Applicants
	White	Black	Asian / Pacific Islander	Other/ Race Not Available	Hispanic/ Latino	
LOW INCOME						
Completed Applications	460	106	202	374	995	2,137
Denial Rate	21.3%	34.0%	18.8%	28.3%	22.9%	23.7%
MIDDLE INCOME						
Completed Applications	777	269	356	801	2,505	4,708
Denial Rate	9.7%	21.9%	16.9%	13.7%	11.1%	12.3%
HIGH INCOME						
Completed Applications	2,223	458	1,583	2,055	4,249	10,568
Denial Rate	7.9%	15.5%	8.0%	9.6%	7.8%	8.5%
ALL APPLICANTS						
Completed Applications	3,505	851	2,490	3,567	7,846	18,259
Denial Rate	10.1%	20.2%	9.6%	12.6%	10.9%	11.4%

Data Source: FFIEC 2021 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfpb.gov/data-browser/data/2021?category=states>.

**NOTE:** “Completed applications” includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not include applications withdrawn by the applicant or closed for incompleteness.

TABLE 13. Reasons for Loan Denial by Applicant Race and Ethnicity in San Bernardino County

Applicant Income	Applicant Race and Ethnicity							All Applicants
	Non-Latino						Latino/ Hispanic	
	White	Black	Asian/ Pacific Islander		Other/ Race Not Available			
<b>Denial Reason Provided</b>								
Debt-to-income ratio	132	81	92		186		358	849
Employment History	15	1	4		6		21	47
Credit history	25	19	39		48		98	229
Collateral	66	26	20		61		145	318
Insufficient cash (down payment, closing costs)	22	6	16		29		45	118
Unverifiable information	27	13	18		39		52	149
Credit application incomplete	42	15	30		38		81	206
Mortgage insurance denied	0	0	0		1		0	1
Other	24	9	20		43		59	155
Reason not reported	0	2	1		0		0	3
<b>Total denials</b>	<b>353</b>	<b>172</b>	<b>240</b>		<b>451</b>		<b>859</b>	<b>2,075</b>

Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfpb.gov/data-browser/>

# PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving the model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize the development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.<sup>11</sup>

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent years have seen many

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<sup>11</sup> Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge into Housing and Community Development Policy*. 2011. [www.huduser.gov/portal/periodicals/em/EM-newsletter\\_FNL\\_web.pdf](http://www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf).

states revising their allocation formulas to discourage this pattern in new developments.<sup>12</sup> The reasons for clustering of HCVs are more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering.<sup>13</sup> This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution within the study area.

## Supply and Occupancy

The Housing Authority of the County of San Bernardino (HACSB) is responsible for the administration of publicly supported housing in the jurisdiction to house families, the elderly, and people with disabilities. The table below presents numbers of publicly supported housing in the county according to HUD’s 2023 A Picture of Subsidized Housing (APSH) data. The HACSB’s most recent 2025 Moving to Work (MTW) Annual Plan provides additional context, noting that there is only one (1) Public Housing unit left in the housing authority’s inventory, along with 2,621 Project-Based Vouchers and 9,583 Housing Choice Vouchers (HCVs).

TABLE 15.  
Housing Units by Program Category for San Bernardino County

Housing Units	San Bernardino County		Occupancy Rate
	# of units	% of total housing	
Public Housing	53	0.0%	92%
HCV Program	11,654	1.6%	90%
Project-Based Section 8	3,029	0.4%	94%
LIHTC Program	11,606	1.6%	N/A
Other Multifamily	1,129	0.2%	100%
<b>TOTAL HOUSING UNITS</b>	<b>731,899</b>	<b>100.0%</b>	<b>8.7%</b>

Data Source: 2020 Decennial Census H1 & H3; 2023 A Picture of Subsidized Housing; HUD User LIHTC Database

Subsidized housing units are also available through the state’s Low Income Housing Tax Credit (LIHTC) program, which provides housing units to renters earning no more than 60% AMI. Out of a total of 11,606 LIHTC-funded units, 10,918 are set aside for low-income households (approximately 94%). All together,

<sup>12</sup> Dawkins, Casey J. *Exploring the Spatial Distribution of Low-Income Housing Tax Credit Properties*. US Department of Housing and Urban Development, [www.huduser.gov/publications/pdf/dawkins\\_exploringliht\\_assistedhousingrcr04.pdf](http://www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf).

<sup>13</sup> Galvez, Martha M. *What Do We Know About Housing Choice Voucher Program Location Outcomes? A Review of Recent Literature*. What Works Collaborative, 2010. [www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF](http://www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF).



these publicly supported housing programs account for approximately 3.8% of the county's total housing stock.

Table 16 shows the racial and ethnic composition of publicly supported housing units, as well as estimates for the numbers of low-to-moderate income households in the county's service area. Data provided in the table portrays how closely the publicly supported housing residency rate of several racial and ethnic groups compares to their share of the general population.

To qualify for housing assistance, applicants must meet HUD established income limits that are determined annually. Extremely low-income households earning less than 30% of area median income (AMI) or the federal poverty level, along with very low-income households earning less than 50% of AMI automatically qualify for assistance, while low-income households earning less than 80% of AMI may qualify if they meet other eligibility criteria.

As depicted in the table below, residents of publicly supported housing in San Bernardino County are overwhelmingly Black or African American. While Black residents comprise only 8% of the County's total population, they make up 15% of low-income renters and 44% of publicly supported housing residents within the county. Hispanic residents comprise the majority of the county's population (54%) and its low-income renters (51%). However, they are underrepresented in publicly supported housing, making up one-third (33%) of residents. White residents' share of low-income renters is almost identical to their share of the total population at 25% and 26% respectively, but they make up only 15% of publicly supported housing residents. The percentage of Asian residents in publicly supported housing (7%) is similar to their share of the total population (8%) and slightly higher than their share of low-income renters (5%). This data indicates that Black residents in the county are disproportionately impacted by low earnings and housing affordability in comparison to residents of other races and ethnicities.

TABLE 16.  
Publicly Supported Housing Residents and Low-Income Renters by Race / Ethnicity

Housing Type	RACE / ETHNICITY							
	White		Black		Hispanic		Asian/Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	33	69%	1	2%	12	25%	N/A	N/A
Project-Based Section 8	428	15%	741	26%	1,169	41%	399	14%
HCV Program	1,688	15%	5,850	52%	3,375	30%	338	3%
Other Multifamily	139	12%	118	10%	517	46%	291	26%
<b>TOTAL OF PUBLICLY SUPPORTED RESIDENTS</b>	<b>2,287</b>	<b>15%</b>	<b>6,709</b>	<b>44%</b>	<b>5,072</b>	<b>33%</b>	<b>1,027</b>	<b>7%</b>
0 to 30% AMI Renters	13,070	25%	9,585	18%	24,065	46%	3,235	6%
31 to 50% AMI Renters	11,000	24%	7,350	16%	23,535	51%	2,585	6%
51% to 80% AMI Renters	14,315	26%	6,355	12%	29,520	55%	2,345	4%
<b>TOTAL OF LOW-INCOME RENTERS</b>	<b>38,385</b>	<b>25%</b>	<b>23,290</b>	<b>15%</b>	<b>77,120</b>	<b>51%</b>	<b>8,165</b>	<b>5%</b>
<b>TOTAL OF SAN BERNARDINO COUNTY RESIDENTS</b>	<b>566,113</b>	<b>26%</b>	<b>173,322</b>	<b>8%</b>	<b>1,170,913</b>	<b>54%</b>	<b>176,204</b>	<b>8%</b>

Source: 2020 Decennial Census P2; CHAS Table 1; 2023 APSH

Note: Numbers of publicly supported housing residents represent individuals, while numbers of low-income households represent households. Publicly supported housing categories are shown as a percentage of total publicly supported housing residents, while low-income renter categories are shown as a percentage of all renter households.

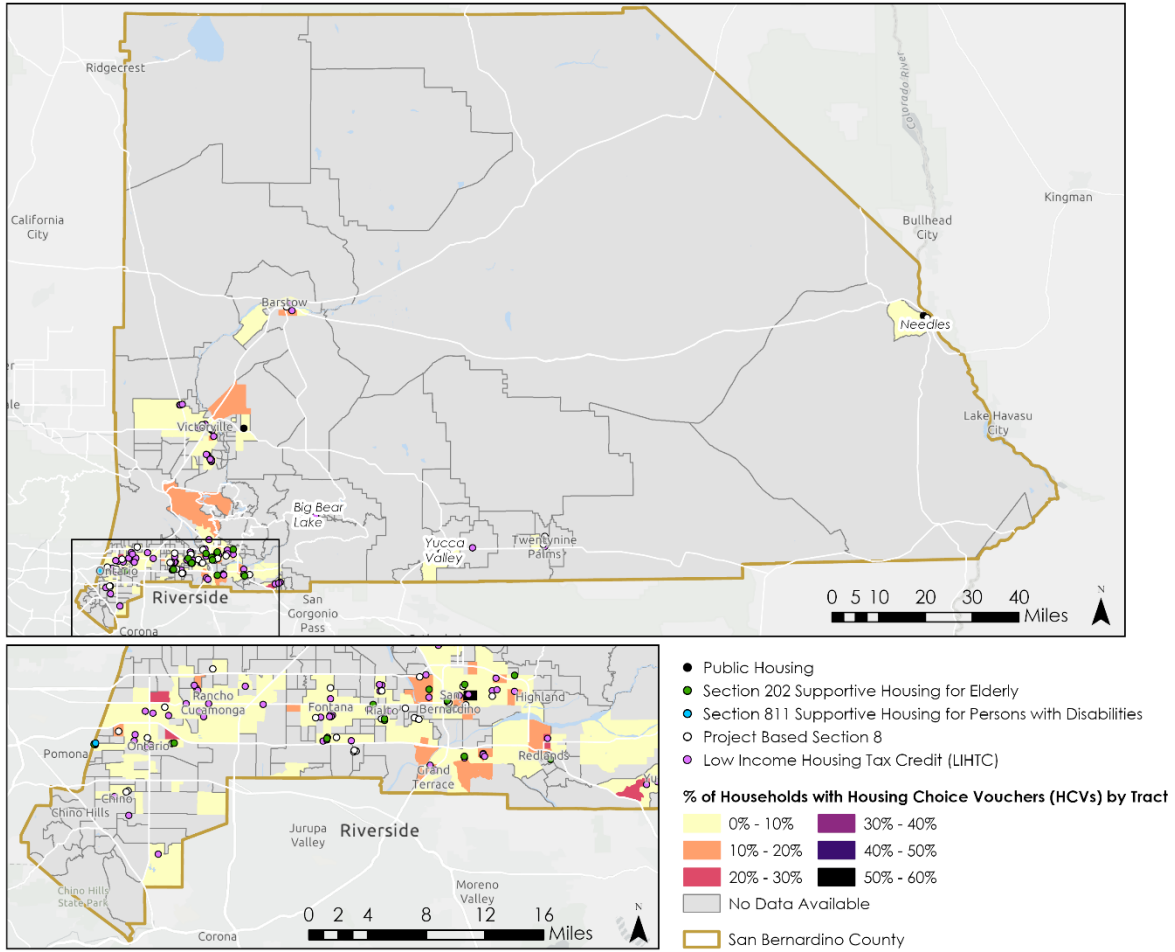
## Geography of Supported Housing

The figures below depict the geographies of publicly supported housing within San Bernardino County using 2023 APSH data. Figure 5 below indicates a concentration of publicly supported housing in the southeastern portion of the county, including the cities of San Bernardino, Victorville, Ontario, Rancho Cucamonga, and Fontana. Other areas with publicly supported housing activity include Needles, Barstow, Yucca Valley, and Twentynine Palms. The graduated colors of yellow to black indicate the percentage of households in a tract with a Housing Choice Voucher (HCV). Locations of publicly supported housing and Low-Income Housing Tax Credit (LIHTC) developments are indicated by dots.

This dataset indicated the location of 2 public housing developments in the county, with one scattered site development in Apple Valley operated by the HACSB and one development in Needles with 52 total units operated by the Housing Authority of the City of Needles. Section 202 Supportive Housing for the Elderly developments are concentrated in San Bernardino (approximately 40%) and surrounding southeastern portion of the county. There is one (1) Section 811 Supportive Housing for Persons with Disabilities in the county: San Emi apartments in Montclair, which offers 18 units of affordable housing. Project-Based Section 8 developments and LIHTC developments are more evenly dispersed throughout the county.

Housing Choice Voucher usage follows the general pattern described above, with Tract 64.01 in central San Bernardino City exhibiting the highest HCV usage, with over 55% of households using HCVs. Two other tracts in the county— Tract 95.01 in Barstow and Tract 8.08 in Upland— have a percentage of HCV households greater than 25%.

FIGURE 5.  
Publicly Supported Housing in San Bernardino County



Source: 2023 APSH, 2024 LIHTC

# HOUSING FOR PEOPLE WITH DISABILITIES

According to the American Community Survey, 13.0% of the nation's noninstitutionalized population reported having a disability in 2021. Research has found that the U.S. generally has an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development estimates that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.<sup>14</sup>

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. People with hearing difficulties require modifications to auditory notifications like fire alarms and telecommunication systems, while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible.

Modifications and assisted living arrangements tend to pose significant costs for the disabled population, which already experiences higher poverty rates compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.<sup>15</sup>

In San Bernardino County, an estimated 243,952 persons have a disability, representing 11.4% of the total population. Seniors (age 65 or older) have the highest disability rate at 37.0%. In contrast, 9.4% of those aged 18 to 64 and 4.4% of children under age 18 have a disability. These rates track closely with those of the greater MSA region, where 11.5% of residents have a disability, including 35.9% of seniors and 4.2% of youth.

Ambulatory difficulties are the most common type in both the county and the MSA, affecting 6.1% of county residents and 6.2% of the MSA's population. Cognitive and independent living disabilities are the next most common disabilities, impacting approximately 5% to 6% of the population in both geographies. Hearing and vision difficulties are the two least common disability types in the county, each affecting approximately 3% or less of the population.

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<sup>14</sup> Chan, S., Boshier, L., Ellen, I., Karfunkel, B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

<sup>15</sup> America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

TABLE 17.  
Disability by Type in San Bernardino County

Disability Type	San Bernardino County		Riverside-San Bernardino-Ontario, CA MSA	
	#	%	#	%
Hearing Difficulty	63,994	3.0%	142,521	3.1%
Vision Difficulty	50,520	2.4%	105,810	2.3%
Cognitive Difficulty	98,920	5.0%	203,811	4.8%
Ambulatory Difficulty	121,198	6.1%	262,675	6.2%
Self-Care Difficulty	55,121	2.8%	117,774	2.8%
Independent Living Difficulty	90,876	5.8%	197,256	5.8%
<b>Total Population with a Disability</b>	<b>243,952</b>	<b>11.4%</b>	<b>523,698</b>	<b>11.5%</b>

Source: 2018-2022 5-Year American Community Survey, Table S1810.

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

TABLE 18.  
Disability by Age Group in San Bernardino County

Age of People with Disabilities	San Bernardino County		Riverside-San Bernardino-Ontario, CA MSA	
	#	%	#	%
Under Age 18 with Disabilities	24,765	4.4%	48,337	4.2%
Age 18 to 64 with Disabilities	124,670	9.4%	255,932	9.2%
Age 65+ with Disabilities	94,517	37.0%	219,429	35.9%

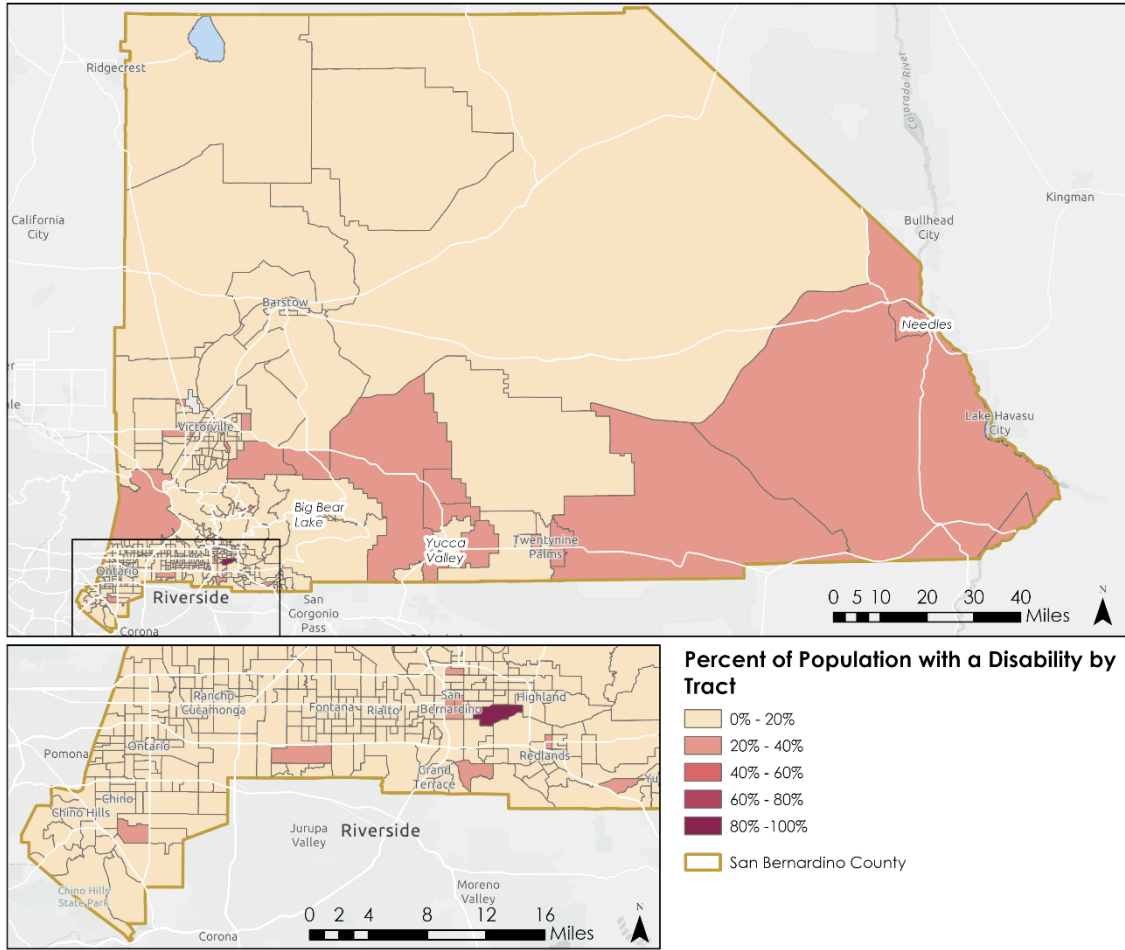
Source: 2018-2022 5-Year American Community Survey, Table S1810.

NOTE: All % represent the share of the population within the specified age group with a disability.

The percentage of the population with a disability is represented in the figure below by census tract, ranging from 0% to 100% on a gradient scale. This analysis identified census tract 9801 with a 100% disability rate. However, this tract is comprised of the San Bernardino International Airport and reports a total population of one person. Other areas with disability rates of 25% or more include areas near Big Bear Lake, Needles, Victorville, Chino, and central San Bernardino City.



Figure 6.  
 Percent of Population with a Disability by Census Tract in San Bernardino County



## Accessible Housing Supply and Affordability

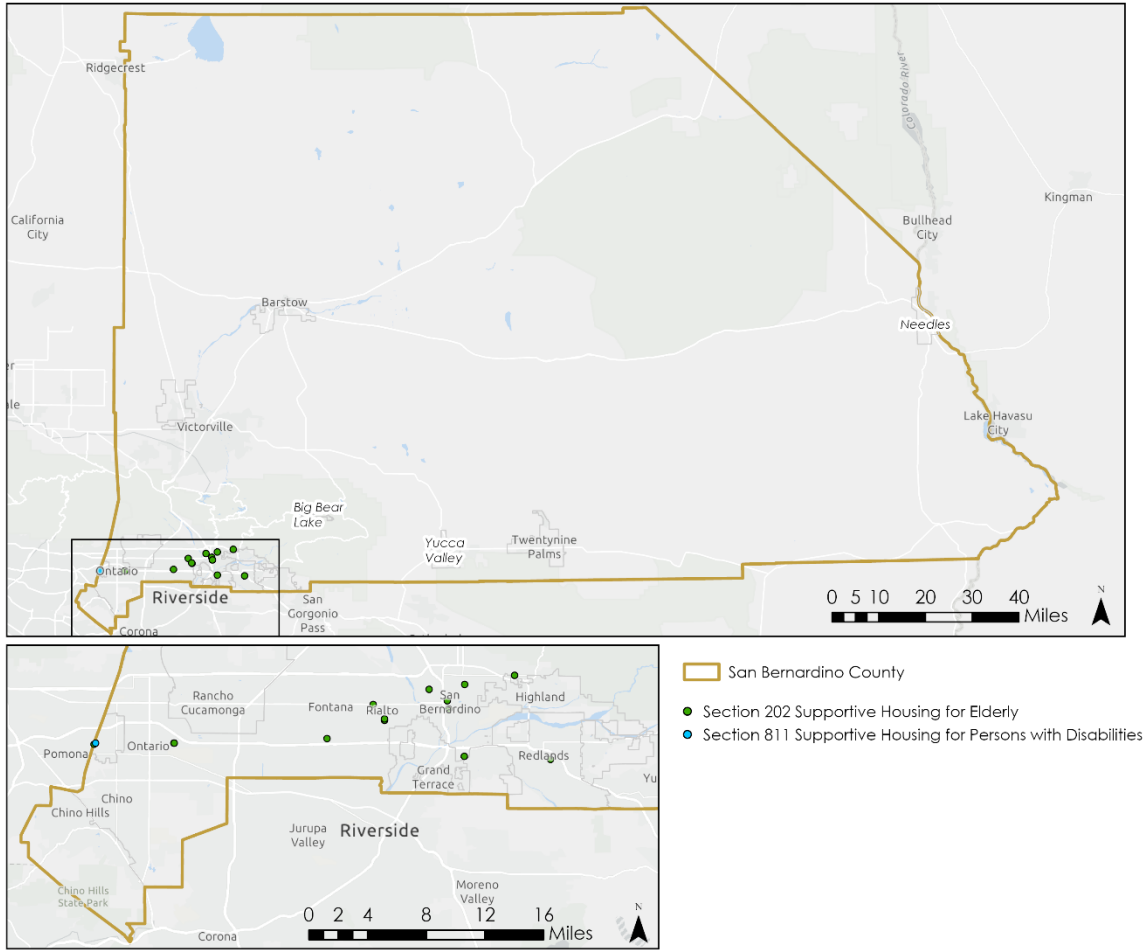
Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision/hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs. The locations of these developments are visualized in the map below indicating one Section 811 property and 15 Section 202 properties within the County.

The Section 202 properties include:

- Montclair Senior Housing
- Ontario Senior Housing Inc.
- D Street Senior Housing
- John Piazza Apartments
- Telacu Tierra Serrano
- Telacu Rio Alto
- Telacu La Paz
- San Bernardino Senior Housing
- Telacu Sierra Vista
- Telacu Monte Vista
- Telacu Hacienda
- Ahepa 302 Apartments
- Telacu Buena Vista
- Telacu La Amistad

The Section 811 property is San Emi, which is an 18-unit apartment community in the City of Montclair designed and built for adults with developmental disabilities with wraparound services.

Figure 7.  
Section 202 and 811 Developments in San Bernardino County



Data Source: 2023 APSH

Based on a standard Supplemental Security Income (SSI) payment of \$967 per month (equating to an affordable rent of \$290 or less), it is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities.

The share of residents with a disability in various types of publicly subsidized housing in San Bernardino County and the region are shown below. In all but the Housing Choice Voucher program, households containing one or more disabled residents are underrepresented relative to their share of the total population. While 11.0% of county residents have a disability, disabled households occupy 22% of public

housing units, 22% of HCV households, 11% of Project-Based Section 8 units, and just 2% of the county’s Section 202 units for the elderly.

TABLE 19.  
Disability by Housing Program Category in San Bernardino County

Housing Type	San Bernardino County	Riverside-San Bernardino-Ontario, CA MSA
	%	%
Public Housing	22%	22%
Project-Based Section 8	11%	9%
Section 202	2%	2%
Section 811	89%	72%
HCV Program	22%	24%

Source: 2023 APSH.

NOTE: The definition of “disability” used by the Census Bureau in tables above may not be comparable to reporting requirements under HUD programs.

Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

The outsized shares of Housing Choice Voucher and public housing households that include people with disabilities suggests that this housing comprises a significant component of the area’s supply of affordable and accessible housing. However, the HCV program relies on housing units supplied by the private market, which this analysis has shown frequently involves waiting lists and minimal or inconsistent accessibility features. It is clear that the need for accessible housing options in San Bernardino County is not met by the current supply. Stakeholder input supports this finding, noting that there is a need for affordable senior housing and accessible retirement communities with quality housing and amenities. Furthermore, 55.8% of respondents to the public survey conducted in conjunction with this analysis indicated a high need for additional housing accessible to people with disabilities.