



City of
JURUPA VALLEY
California



*Analysis of Impediments to
Fair Housing Choice 2024-2029*

February 16, 2024

**City of Jurupa Valley
City Manager's Office
8930 Limonite Avenue
Jurupa Valley, CA 92509**

Acknowledgment

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I. Introduction

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment or other goals. In recognizing equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law.

This report presents a demographic profile of the City of Jurupa Valley, assesses the extent of housing needs among specific income groups and evaluates the availability of a range of housing choices for residents. This report also analyzes the conditions in the private market and the public sector that could limit the range of housing choices or impede a person's access to housing. As the name of the report suggests, the document reviews "impediments" to fair housing. Although this report also assesses the nature and extent of housing discrimination, it primarily focuses on identifying impediments that could prevent equal housing access and developing solutions to mitigate or remove such impediments.

Fair Housing

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. California fair housing laws build on the federal laws, including age, marital status, ancestry, source of income, sexual orientation, and "any arbitrary discrimination" as the protected categories under the laws. The following definition is used for this report:

"Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor."

Fair Housing Legal Framework

The federal Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, color, religion, sex and national origin.

In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). In addition, the Amendments Act provides for "reasonable accommodations," allowing structural modifications for persons with disabilities, if requested, at their own expense, for all dwellings to accommodate the physically disabled.



The California Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA; Part 2.8 of the California Government Code, Code Sections 12900-12996) prohibit discrimination and harassment in housing practices.

The Unruh Act (California Government Code Section 51) protects Californians from discrimination in public accommodations and requires equal access to the accommodations. The Unruh Act provides broad protection and has been held by the courts to prohibit any arbitrary discrimination on the basis of personal characteristics or traits, and applies to a range of types of housing.

The Ralph Civil Rights Act (California Civil Code Section 51.7) prohibits violence and threats of violence and specifies that housing situations are protected under this Act, which includes houses, apartments, hotels, boarding housing and condominiums. Violators of the Ralph Act can be sued for actual or emotional damages, in addition to civil penalties.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes. However, convictions under the act are not allowed for speech alone unless that speech itself threatened violence.

In addition to these acts, California Government Code Sections 111135, 65008 and 65589.5 prohibit discrimination in programs funded by the state and in any land-use decisions.¹

Housing Issues, Affordability and Fair Housing

The U.S. Department of Housing and Urban Development (HUD) Fair Housing and Equal Opportunity Division distinguishes between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity and other factors create misconceptions, biases and differential treatment would fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either one or both parties regarding their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when fair housing laws are violated and result in differential treatment.

What Is an Impediment to Fair Housing Choice?

According to HUD's *Fair Housing Planning Guide*, and based within the legal framework of federal and state laws, impediments to fair housing choice are:

- Any actions, omissions or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual

¹ *Fair Housing Hotline Project, Legal Services of Northern California. (March 2004). "Fair Housing in California: Families with Children: A Manual for Housing Providers, Tenants and Advocates."*



orientation or any other arbitrary factor that restricts housing choices or the availability of housing choices, or

- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires compliance with federal fair housing laws. Specifically, to receive HUD Community Planning and Development (CPD) formula grants, a jurisdiction must:

- Certify its commitment to actively further fair housing choice.
- Maintain fair housing records.
- Conduct an Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH).

In addition, the City of Jurupa Valley, as part of the process to have its the Housing Element certified by the California Department of Housing and Community Development (HCD), completed Affirmatively Furthering Fair Housing (AFFH) requirements. The goal of AFFH is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation and lift barriers that restrict access in order to foster inclusive communities and achieve racial equality, fair housing choice, and opportunities for all residents.

Purpose of Report

This Analysis of Impediments to Fair Housing Choice (AI) provides an overview of laws, regulations, conditions and other possible obstacles that could either affect an individual's or a household's access to housing in the City of Jurupa Valley. The AI includes:

- A comprehensive review of Jurupa Valley's laws, regulations and administrative policies, procedures and practices, as well as an assessment of how they affect the location, availability and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

The scope of analysis and the format used for this AI adhere to recommendations contained in the *Fair Housing Planning Guide* developed by HUD.



Organization of Report

The AI is divided into six sections:

Section 1: Introduction defines fair housing and explains the purpose of this report.

Section 2: Jurupa Valley Profile presents the demographic, housing and income characteristics in Jurupa Valley. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed.

Section 3: Mortgage Lending Practices analyzes private activities that could impede fair housing choices in Jurupa Valley.

Section 4: Public Policies and Practices evaluate various public policies and actions that could impede fair housing choices in Jurupa Valley.

Section 5: Fair Housing Practices evaluates the fair housing services available to residents and identifies fair housing complaints and violations in Jurupa Valley.

Section 6: Progress Since 2018 summarizes private and public sector impediments identified in the prior regional AI and the progress in implementing actions to address these impediments.

Section 7: Conclusions and Recommendations provide conclusions and recommendations about fair housing issues in Jurupa Valley.

At the end of this report, a page is attached that includes the endorsement of the City Manager and a statement certifying that the AI represents Jurupa Valley's official conclusions regarding impediments to fair housing choice and the actions necessary to address these impediments.

Reporting Staff and Data Sources

This report, prepared through a collaborative effort between the City staff and GRC Associates, Inc., under contract to the City of Jurupa Valley, is funded through Community Development Block Grant (CDBG) funds.

The following data sources were used to complete this AI. Sources of specific information are identified in the text and tables.

- City of Jurupa Valley 2023-2028 Consolidated Plan
- City of Jurupa Valley General Plan (adopted September 7, 2017)
- City of Jurupa Valley Final Housing Element of the General Plan, approved by the California Department of Housing and Community Development (HCD) on April 22, 2022. This



Housing Element was prepared to meet the State of California’s 6th Cycle Housing Element Update Planning Period from October 15, 2021 to October 15, 2029.

- HUD FY 2023 and 2024 Fair Market Rents & Section 8 Limits
- Jurupa Valley Annual Progress Report (APR) for HCD, 2024 (shows progress City has made in Affirmative Fair Housing (AFFH) programs
- Riverside County Analysis of Impediments to Fair Housing Choice 2019
- Riverside Transit Agency (RTA) - 2024
- Southern California Association of Governments (SCAG) 2012-2035 Regional Growth Forecast
- SCAG 2022 Local Profiles
- SCAG Regional Housing Needs Assessment (RHNA 6th Cycle, 2021-2029)
- California Department of Finance Population and Housing Estimates (2023)
- U.S. Census Bureau, 2010 and 2020
- U.S. Census Bureau American Community Survey (2018-2023)
- U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data (CHAS) 2020
- California Employment Development Department (2012 - 2023)
- Home Mortgage Disclosure Act (2023)
- California Department of Social Services Community Care Licensing Division (2023)

Public Participation

This AI has been developed to provide an overview of laws, regulations, conditions or other possible obstacles that could affect an individual’s or a household’s access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals and service providers. To assure that the report responds to community needs, the development of the AI includes a community outreach program consisting of community meetings, an on-line survey, service provider interviews and City Council public hearing. **Appendix A** – shows the City’s community fair housing outreach efforts, such as publicizing the public hearing (public notice affidavit), community outreach on City’s web page and social media accounts, sign-in sheets and public presentation at the community meetings.

Community Meetings

Residents, businesses, and public and private agencies were invited to participate in the discussion of fair housing issues in Jurupa Valley. Two community meetings were conducted on the following dates and locations:



- **Dec. 12, 2023** — Jurupa Valley City Hall, 8930 Limonite Ave., 3:00 p.m.
- **Dec. 19, 2023** — Jurupa Valley City Hall, 8930 Limonite Ave., 6:00 p.m.

The meetings provided opportunities for Jurupa Valley residents to gain awareness of fair housing laws, and for residents and service agencies to share fair housing issues and concerns. To ensure that the fair housing concerns of low- and moderate-income and special needs residents were addressed, individual invitation letters were distributed via mail and email, if available, to agencies and organizations that serve the low- and moderate-income and special needs community. In addition, community meeting notices were posted on the City’s website at www.jurupavalley.org, other places, such as City’s Facebook and social media pages and notices of meetings were posted conspicuously at City Hall and the two City libraries. As a result of an extensive outreach effort, attendance at the public meetings included persons from social services – fair housing, property management, in addition to residents.

Community Fair Housing Survey

To supplement the community meetings and to assist in further understanding the fair housing issues in the City, a Fair Housing Survey was made available to Jurupa Valley residents at City Hall and online via the City’s website. In addition, surveys were available at strategic locations throughout the City by staff. Spanish versions of the survey were provided to reflect the diversity of Jurupa Valley’s residents. During the November 13, 2023 to December 20, 2023 survey period, surveys were completed online or hardcopies were submitted by Jurupa Valley residents.

The survey consisted of questions designed to gather information on a person’s experience with fair housing issues and perception of fair housing issues in his/her neighborhood. Given the significant Hispanic population in Jurupa Valley – the fair housing survey was also in Spanish. Copies of the survey in English and Spanish and a summary of the results are included in **Appendix B**.

Service Provider Meetings

In addition, the City met with various non-profit and housing organizations, including the Fair Housing Council of Riverside County, Path of Life Ministries Homeless Services and others to provide and receive information on the development of the AI. Input from the various organizations provided in-depth context and insight into housing conditions and fair housing issues for residents in Jurupa Valley.

Public Review

During a 30-day public review period (February 19, 2024 to March 21, 2024), the draft AI document was made available at the following locations:

- Jurupa Valley City Hall / City Clerk, 8930 Limonite Ave., Jurupa Valley, CA 92509
- The Jurupa Valley Libraries (Louis Robidoux and Glen Avon):



- Louis Robidoux: 5840 Mission Blvd.,
- Glen Avon: 9244 Galena St.
- Jurupa Valley City website (www.jurupavalley.org)

Notice of public review was published in the Press Enterprise, the newspaper serving Jurupa Valley residents and posted conspicuously at City Hall and two libraries, and also the City's website. There were no written comments received from the public during the 30-day, public review period from February 19, 2024 to March 21, 2024.

Public Hearing

A public hearing before the Jurupa Valley City Council will be held on March 21, 2024 to accept community input on the Analysis of Impediments to Fair Housing Choice 2024-2029, before the City Council considered approval of the documents. There were no comments from the public and subsequently, the City Council voted ___- ___ to accept the AI. **(See Appendix C.)**

Key Issues Identified

Key issues identified from public outreach efforts, including the resident survey, advisory meetings and interviews with service providers offered insight into the following issues and recent trends related to fair housing in the City of Jurupa Valley:

- Fair Housing Council of Riverside County (FHCRC), which is Jurupa Valley's fair housing outreach provider, stated that they have not received any housing discrimination complaints during the current fiscal year. Most of their complaints are related to other landlord-tenant issues.
- At the outreach meetings, there were no residents that attended that had filed a case against housing discrimination. Residents were also not aware of any discrimination occurring at their neighborhoods.
- Other issues were brought up regarding homeless and rents being increased significantly in the community.
- The discriminatory practice of redlining was also noted for not being an issue in Jurupa Valley.

There were a total of 32 surveys that were completed – including one survey being submitted in Spanish. Most surveys were completed by property owners (83.3%) and females (74.1%). Regarding racial composition, surveys submitted by race were White (60.1%), Black (6.7%), Asian (3.3%) and American Indian/Alaska Native (3.3%). Hispanics, categorized as an ethnicity by the US Census Bureau were 60.0% of respondents. Approximately 16.1% of people responding to the surveys said they encountered housing discrimination. Most of these respondents said the type of discrimination they faced was being refused, discouraged, or charged more to buy or rent a housing unit. Out of the 5 respondents that said they faced housing discrimination, three said areas of Jurupa Valley, the rest were in other cities. Housing survey results are in **Appendix B**.



2. Jurupa Valley Profile

This chapter provides demographic, socioeconomic and housing profiles of the City of Jurupa Valley. It highlights recent demographic and socioeconomic trends, assesses the extent of housing needs and availability among specific income groups and persons with special needs, and identifies major employers, available public transit services, public housing, and community care facilities. The data-based analysis of the City is integral in evaluating housing demands and potential fair housing issues for the City.

The City of Jurupa Valley was incorporated on July 1, 2011, making it one of the newest cities in California. As such, Jurupa Valley was not identified as a city in the 2010 decennial census, though it was identified in the 2020 census. Key data sources for the chapter include: U.S. Census Bureau American Community Survey (ACS), California Department of Finance (DOF), California Department of Social Services Community Care Licensing Division, Southern California Association of Governments (SCAG), California Employment Development Department (EDD), and information provided in the 2018 City of Jurupa Valley Five-Year Consolidated Plan (ConPlan). Other sources are identified in this AI chapter.

Population Profile

Population Growth

The City of Jurupa Valley, known as the “A Community of Communities,” covers 44-square miles in northwest Riverside County and encompasses the communities of Jurupa Hills, Mira Loma, Glen Avon, Pedley, Indian Hills, Belltown, Sunnyslope, Crestmore Heights, and Rubidoux. A map of the City and its nine communities are shown on **Figure 2-1**

The City of Jurupa Valley has a 2023 population of 104,983 residents, per California Department of Finance figures. The level of population growth experience in the City is presented in **Figure 2-2**. According to the SCAG Regional Growth Forecast, the City is forecast to increase to approximately 117,800 residents by 2045, an increase of 12.2 percent from 2023.

Racial / Ethnic concentrations are shown in **Figure 2-3**. According to the US Census, Hispanics are not a race, but an ethnicity, and can be of any race. The Hispanic population of Jurupa Valley is concentrated in western and eastern boundaries of the City. The White, non-Hispanic population and the Asian population are concentrated mostly in the center section of the City. The African American population is primarily concentrated in the Rubidoux community. The Native American and Hawaiian / Pacific Islander population groups do not show areas of concentration in the City.

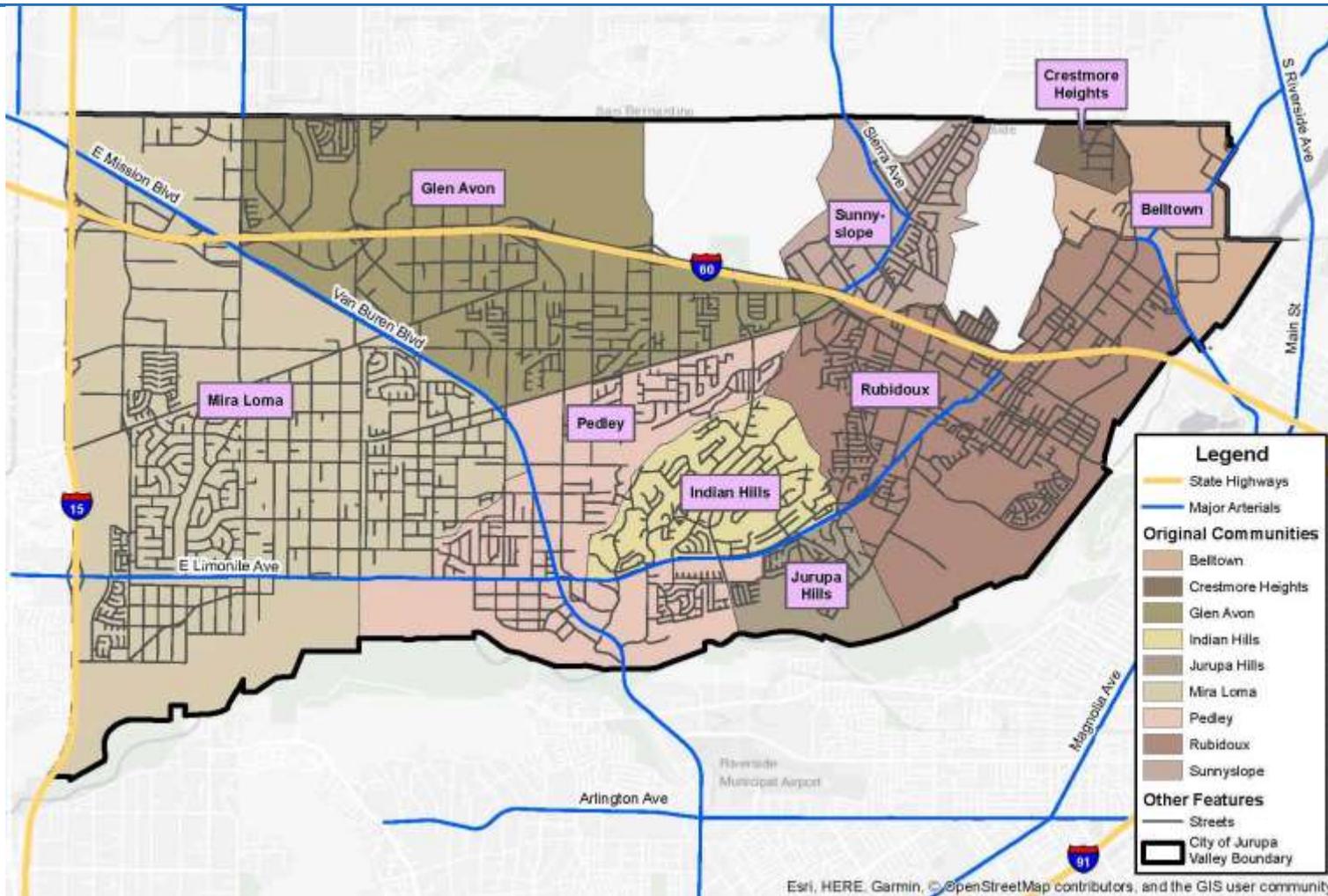
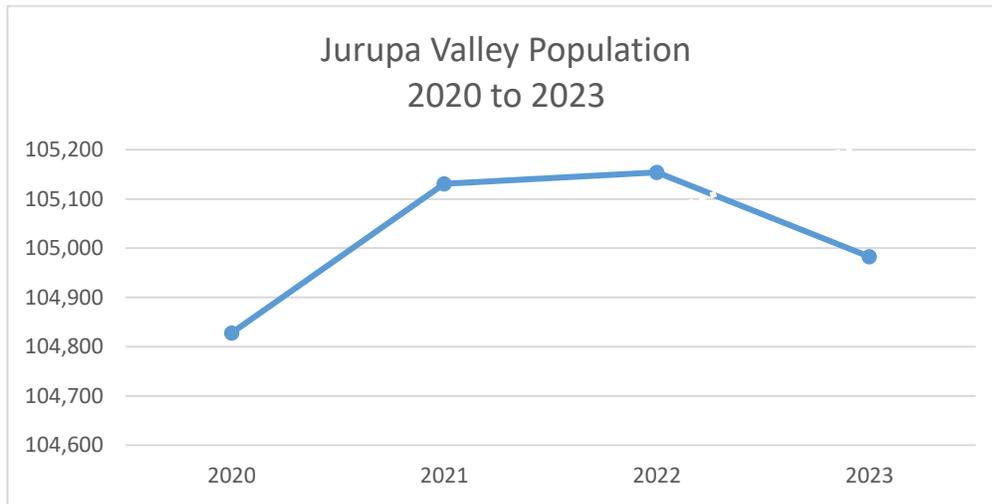


Figure 2-1
City of Jurupa Valley and Communities



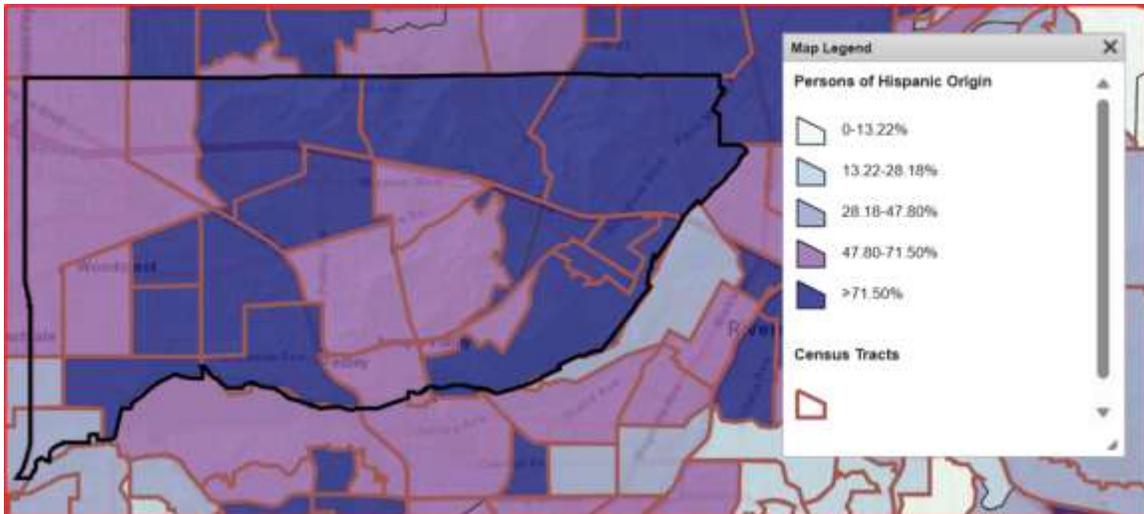
Figure 2-2



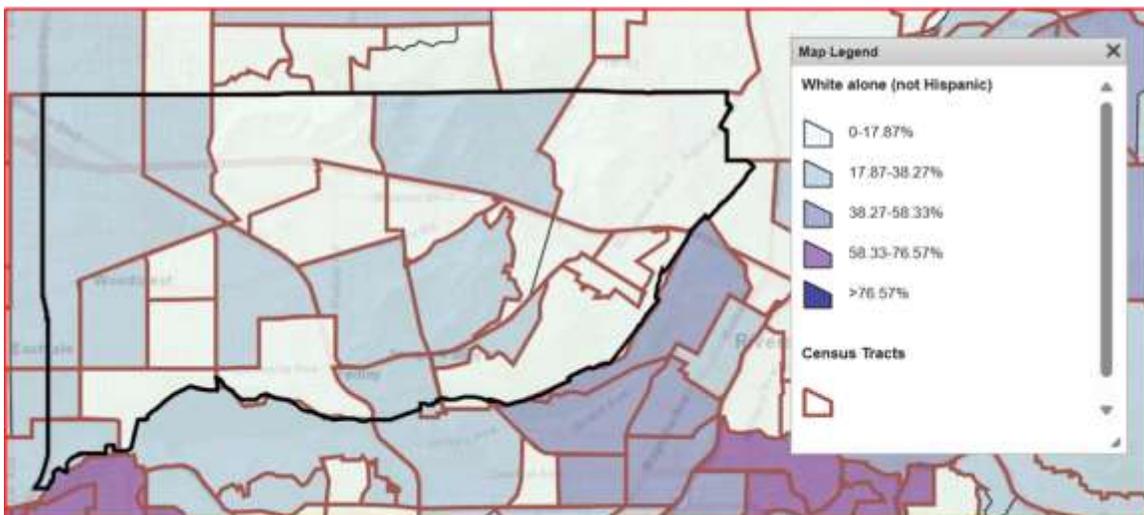
Source: *DOF E-4 2023 Estimates*



Figure 2-3
Racial / Ethnic Concentrations – Jurupa Valley – by Census Tract



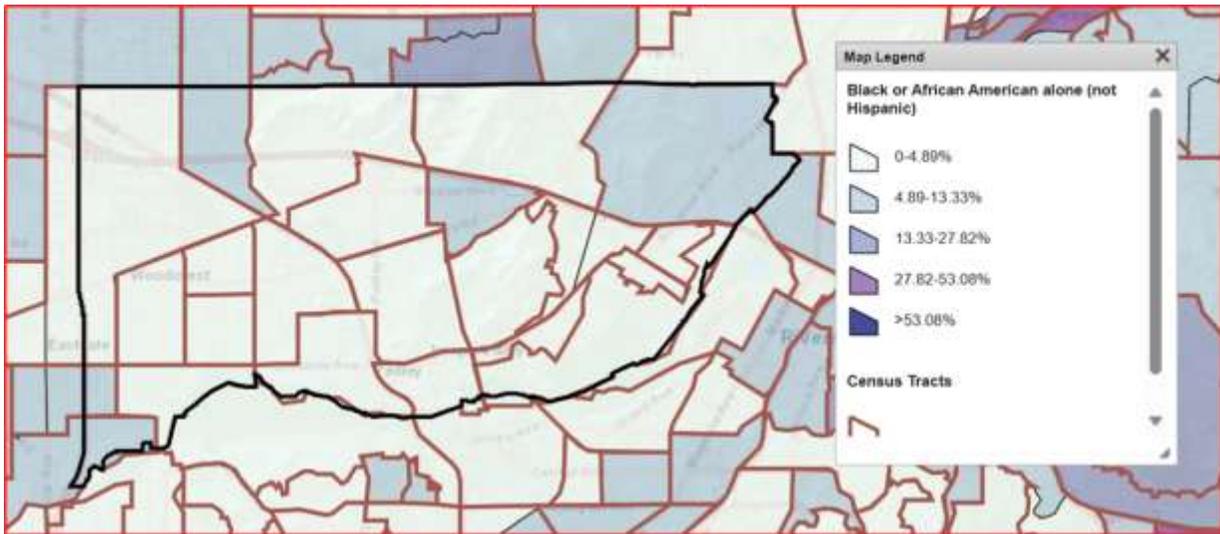
Hispanic



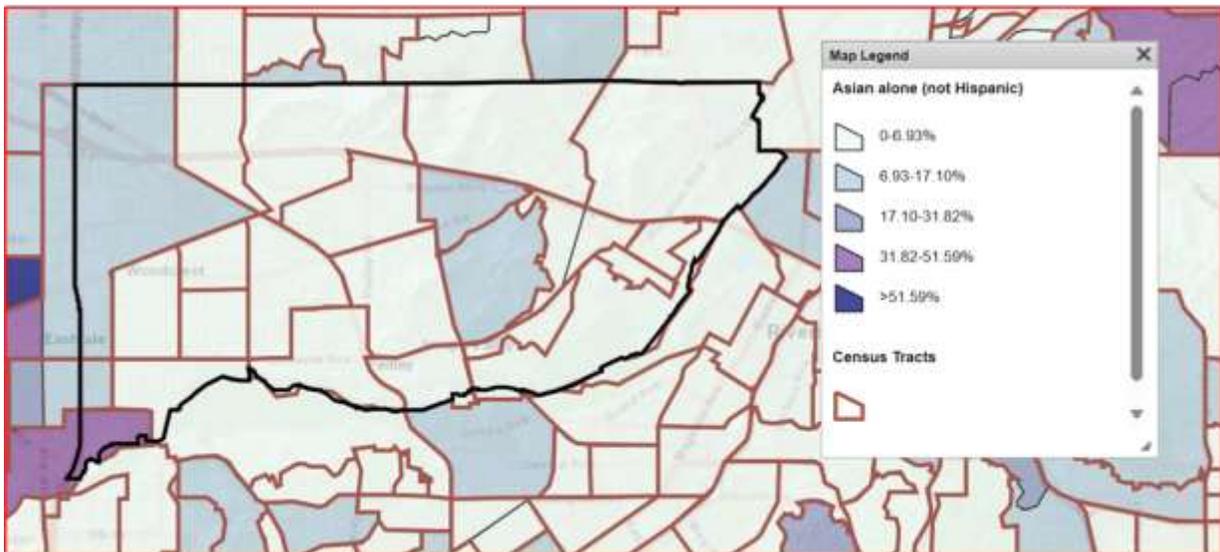
White Alone (Not Hispanic)



Figure 2-3 (Continued)
Racial / Ethnic Concentrations – Jurupa Valley – by Census Tract



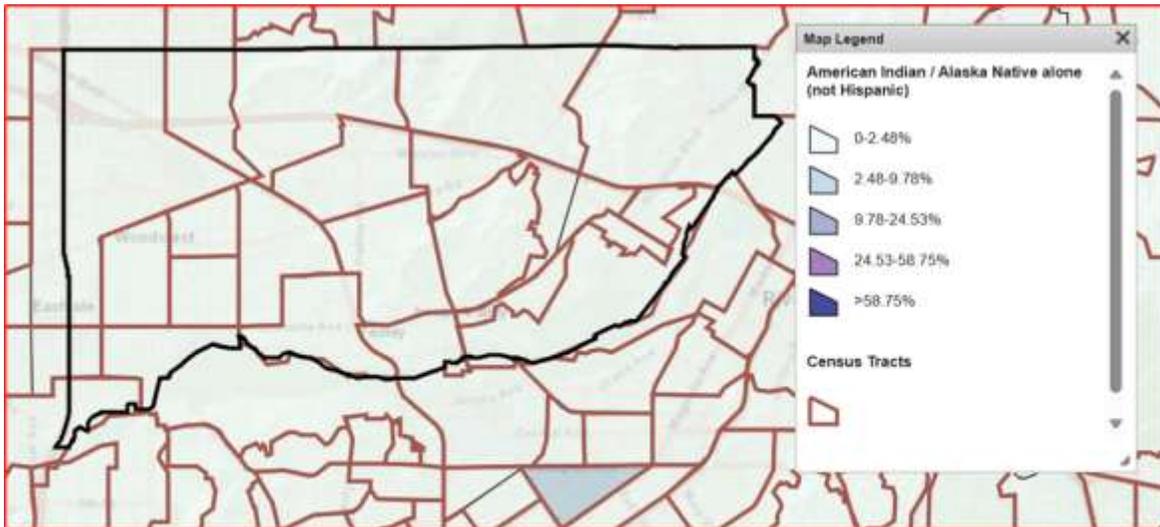
African American Alone (Not Hispanic)



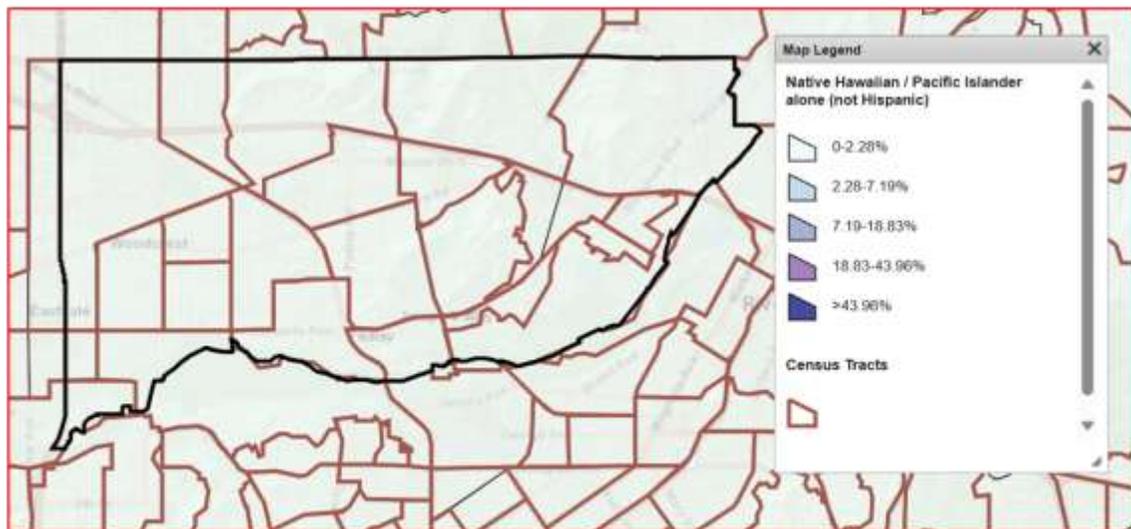
Asian Alone (Not Hispanic)



Figure 2-3 (Continued)
Racial / Ethnic Concentrations – Jurupa Valley – by Census Tract



American Indian / Alaska Native Alone (Not Hispanic)



Native Hawaiian / Pacific Islander Alone (Not Hispanic)

Source: HUD, CPD Mapping Tool, 2023



Age Composition

An analysis of the age distribution is important because it affects the future need for jobs, housing and social services. **Table 2-1** details the age distribution of the Jurupa Valley's 2022 population. The age groups are designated as follows: Under 5 years (young children), 5-17 years (minors), 18-34 (young adults), 35-54 (middle-age adults), 55-64 (future elderly), 65-74 (elderly), and 75 years and older (frail elderly). These age divisions are intended to give an overview of the distinctive housing and social service needs.

According to **Table 2-1**, over one-half (52.2%) of the City's total population was under the age of 35 years in 2022. This age group typically consists of young children, students, recent graduates, or adults just entering the job market, which indicates that future planning may need to include additional schools, entry-level jobs, and starter homes. This age group is important because the City has a younger overall population (median age of 33.5 years) as compared to the County (median age of 36.3 years). This indicates that the provision of smaller, affordable housing opportunities, particularly in the rental market, is needed in the near future to allow this cohort to remain in the community. Residents ages 35 to 64 years tend to drive the market demand for moderate to relatively high cost condominiums and single-family homes. People over 65 years of age, which accounted for 11.4 percent of the City's total population, tend to generate demand for low- to moderate-cost apartments, condominiums, group quarters, and mobile homes. Senior residents may also balance their housing options with the proximity to social services.

Table 2-1
Age Distribution and Median Age, 2022

Age Group	City of Jurupa Valley		Riverside County	
	Number	% of Total	Number	% of Total
Under 5	6,763	6.4%	146,356	6.0%
5-9	6,993	6.6%	161,783	6.7%
10-14	8,515	8.1%	181,112	7.5%
15-19	8,450	8.0%	178,591	7.4%
20-24	8,566	8.1%	167,645	6.9%
25-34	15,884	15.0%	335,249	13.8%
35-44	14,497	13.7%	320,945	13.2%
45-54	12,509	11.8%	297,553	12.2%
55-59	5,809	5.5%	145,865	6.0%
60-64	5,677	5.4%	135,226	5.6%
65-74	7,195	6.8%	205,753	8.5%
75-84	3,168	3.0%	112,833	4.6%
85 and Older	1,646	1.6%	40,576	1.7%
Total	105,672	100.0%	2,429,487	100.0%
Median Age	33.5		36.3	

Source: ACS 2018-2022



Another way to analyze the age group as is through the dependency ratio, which is the ratio of the population under 18 and over 65 years of age to the population 18 to 64 years. This ratio is an indicator of the reliance of children and senior citizens on the working age population. The range of the dependency ratio is measured from 0.0 (low) to 1.00 (high); the lower the dependency ratio, the lesser the “burden” is on a community’s working age residents. The dependency ratio is an important indication of the demand for social services and senior housing. According to **Table 2-1**, the dependency ratio in 2022 was 0.68 in Jurupa Valley, and 0.73 in Riverside County. The County overall had a higher dependency ratio than Jurupa Valley.

Age and fair housing intersect when managers or property owners make housing decisions based on the age of residents. For example, managers and property owners may prefer to rent to mature residents, limit the number of children in their complex or discourage older residents due to their disabilities. Although a housing provider may establish reasonable occupancy limits and set reasonable rules about the behavior of tenants, those rules cannot single out children for restrictions that do not apply also to adults.



Race and Ethnicity

The race and ethnic composition of a population influence fair housing issues to the extent that certain racial and ethnic groups may experience discrimination. These influences are due to factors such as color, language spoken, or other cultural factors.

Table 2-2 presents the racial/ethnic breakdown of Jurupa Valley and Riverside County residents in 2022. According to the table, the Hispanic population represented the largest share of the City’s ethnic population at 72.0 percent, which was higher than the countywide share of 50.8 percent. (Hispanics are not considered a race by the US Census Bureau, but an ethnicity.) The White racial group in Jurupa Valley was 36.6 percent, followed by Asian at 4.5 percent and Black or African American at 3.4 percent. In comparison, the County figures were higher in the White, Black and Asian racial categories and less for the Hispanic ethnic category.

Table 2-2
Jurupa Valley Racial/Ethnicity 2022

	Jurupa Valley		Riverside County	
White	38,658	36.6%	1,138,018	46.8%
Black or African American	3,547	3.4%	157,125	6.5%
American Indian and Alaska Native	1,237	1.2%	23,446	1.0%
Asian	4,754	4.5%	166,726	6.9%
Native Hawaiian and Other Pacific Islander	259	0.2%	8,044	0.3%
Other Race	43,749	41.4%	574,403	23.6%
Two or more races	13,468	12.7%	361,725	14.9%
Total	105,672	100.0%	2,429,487	100.0%
Hispanic or Latino (any race)	76,033	72.0%	1,233,277	50.8%

Source: ACS 2018-2022



Household Characteristics

Household Tenure

Table 2-3 shows that in 2022, there were 27,343 total occupied housing units or households in Jurupa Valley, and of this total, about 75.0% were owner households and one-quarter (25.0%) were renter households. Home ownership increased during the past five-year period. This compares very closely with the County's proportion of owner and renter households (68.6% and 31.4%, respectively).

Table 2-3
Jurupa Valley Household Tenure

Tenure	Jurupa Valley		Riverside County	
	Occupied Units	% of Total	Occupied Units	% of Total
Owner	20,509	75.0%	527,528	68.6%
Renter	6,834	25.0%	241,947	31.4%
TOTAL	27,343	100.0%	769,475	100.0%

Source: ACS 2018-2022 (S2502)

Household Income

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities. Although economic factors that affect a household's housing choice are not a fair housing issue per se, the relationships among household income, household type, race/ethnicity and other factors often create misconceptions and biases that raise fair housing issues.

Most state and federal housing programs are benchmarked to specific income limits. Consistent with federal regulations, income categories defined by HUD are: Extremely Low income (0-30% of Area Mean Income); Low income (31-50% of AMI); Moderate income (51-80% of AMI); and Above Moderate income (Greater than 80% of AMI). Federal housing programs are not eligible to households earning greater than 80 percent of the AMI. **Table 2-4** presents HUD and State income limits by income group for Riverside County.

The State of California also provides income limits that are annually updated in accordance with procedures established by HUD at the federal level. The State income limits apply to designated programs and are used to determine applicant eligibility and to calculate affordable housing costs for applicable housing assistance programs.



Table 2-4
2023 HUD and State Income Limits for Riverside County

Income Group	Percent AMI	2023 Income Limit for a 4-Person HH
HUD-		
Extremely Low	≤ 30%	\$27,950
Low	31% - 50%	\$46,600
Moderate	51%-80%	\$74,550
State		
Extremely Low	≤ 30%	\$27,950
Very Low	31% - 50%	\$46,600
Low	51%-80%	\$74,550

Source: HUD and State HCD, Income Limits 2023

Table 2-5 shows that in 2022 the median household income of Jurupa Valley (\$91,562) was higher than the countywide household income (\$84,505). Based on income grouping, 26.6 percent of Jurupa Valley households made less than \$50,000 annually, 29.2 percent made \$50,000 to \$99,999, and the remaining 44.3 percent made more than \$100,000 annually. The table also shows that 10.3 percent of all Jurupa Valley family households had incomes in the past 12 months below the federal poverty level. In general, household incomes have increased significantly during the past five years in Jurupa Valley, with the poverty rate decreasing.

Figure 2-4 identifies the Low- and Moderate-income areas in the City of Jurupa Valley by Census Block Group. A Low- to Moderate-income area is defined as a Census Block Group with 51 percent or more Low- and Moderate-income persons. These are the area where CDBG funds can be utilized to provide public service and capital improvement projects. **Figure 2-5** shows poverty levels by Census Block Groups.



**Table 2-5
Household Income, 2022**

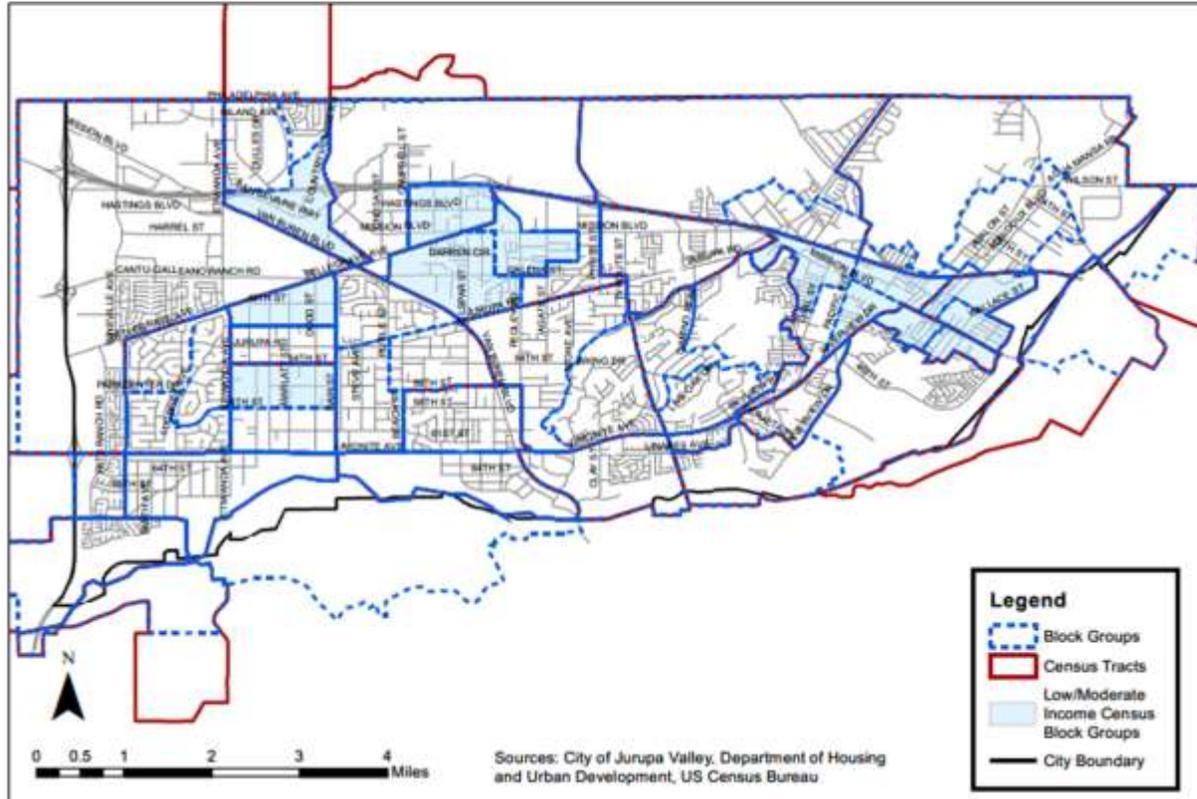
Income	Jurupa Valley		Riverside County	
	HHs	% of Total	HHs	% of Total
Less than \$10,000	649	2.5%	31,499	4.20%
\$10,000 - \$14,999	649	2.5%	20,999	2.80%
\$15,000 - \$24,999	1,324	5.1%	45,749	6.10%
\$25,000 - \$34,999	1,739	6.7%	49,498	6.60%
\$35,000 - \$49,999	2,544	9.8%	71,998	9.60%
\$50,000 - \$74,999	3,660	14.1%	113,996	15.20%
\$75,000 - \$99,999	3,920	15.1%	99,747	13.30%
\$100,000 - \$149,999	5,243	20.2%	145,495	19.40%
\$150,000 - \$199,999	3,193	12.3%	78,747	10.50%
\$200,000 or more	3,063	11.8%	92,247	12.30%
Total	25,957	100%	749,976	100.00%
Median HH Income	\$91,562		\$84,505	
Families HH in Past 12 Months Below Poverty Level	10.30%		10.90%	

Sources: ACS 2018-2022 and US Census



2023 Low and Moderate Income Areas Census Tracts/Block Groups

City of Jurupa Valley, CA



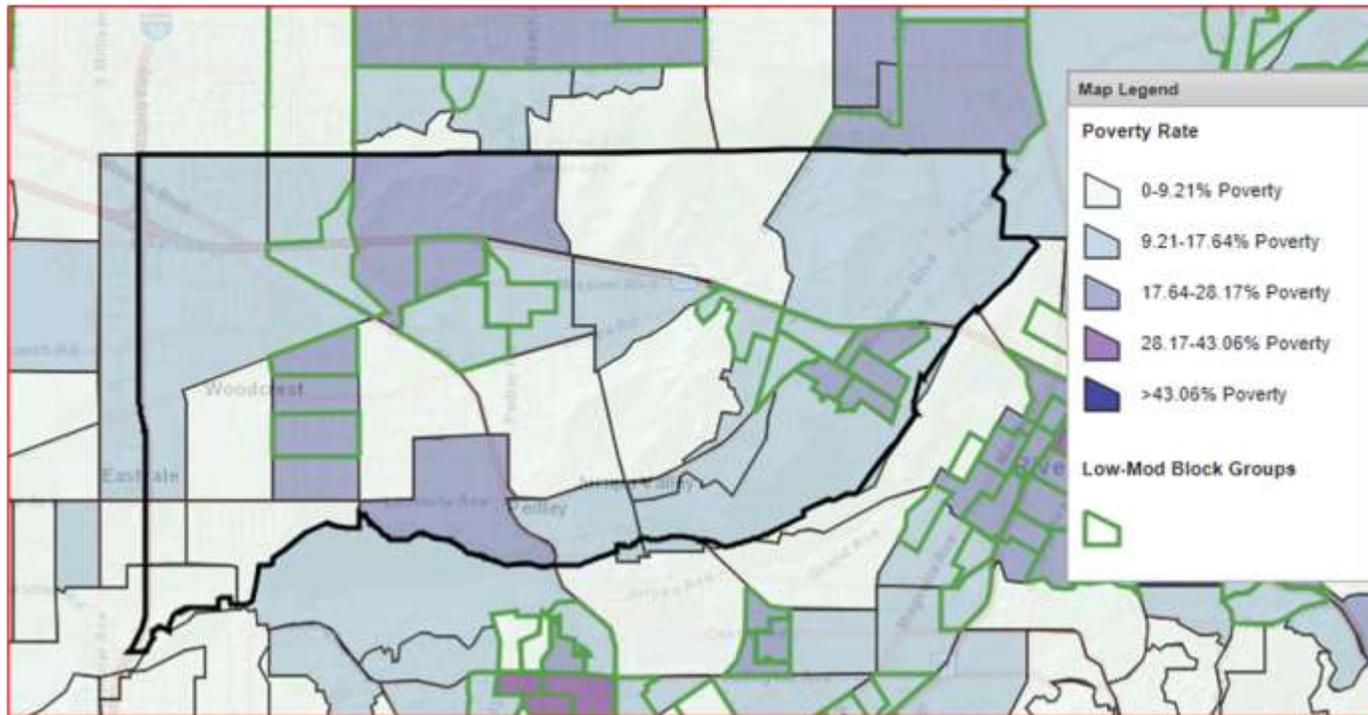
Source: City of Jurupa Valley, HUD, Census Bureau ACS 2018-2022

Figure 2-4
City of Jurupa Valley
2023 Low/Mod Income Areas by Census Block Group



2023 Poverty Areas Census Tracts/Block Groups

City of Jurupa Valley, CA



Source: City of Jurupa Valley, HUD, 2023

Figure 2-5
2023 Family Households
Poverty Levels by Census Block Group



Education

It is important to recognize that education has been known to significantly affect the earning capacity of individuals. As presented in **Table 2-6**, 28.3 percent of Jurupa Valley residents age 25 and older did not graduate from high school as compared to only 16.9 percent countywide. While Jurupa Valley residents had a higher percentage of high school graduates (31.3) than the county (26.8%), they had a smaller percentage (40.3%) attaining some form of college education as compared to countywide residents at 56.4 percent.

**Table 2-6
Education Level of Residents Age 25 and Older**

Education Level	Jurupa Valley		Riverside County	
	Number	% of Total	Number	% of Total
Less than 9 th Grade	10,047	15.1%	142,806	9.0%
9 th to 12 th Grade – No Diploma	8,754	13.2%	126,225	7.9%
High School Graduate	20,800	31.3%	426,917	26.8%
Some College, No Degree	12,624	19.0%	378,021	23.7%
Associate Degree	4,454	6.7%	136,585	8.6%
Bachelor’s Degree	6,651	10.0%	244,893	15.4%
Graduate or Professional Degree	3,055	4.6%	138,553	8.7%
TOTAL Population Age 25	66,385	100%	1,594,000	100%

Source: ACS 2018-2022 (S1501)

Household Size

Household size is an important indicator of population growth and overcrowding in individual housing units. Typically, communities where there is a large younger population have larger families; on the other hand, communities with an aging population experience a declining household size. The size of a household or family can be a reflection of demographics or cultural of the residents. For instance, co-habitation of extended families may be encouraged, increases the household size. Younger families with children or extended families often prefer larger single-family homes, while single-person households or seniors may often occupy smaller apartments or condominiums due to the lower cost. Understanding changes in household composition can thus provide insight into current and future housing needs.



After a steady increase in the average household size locally and regionally – household size has been decreasing lately. The average household size in Jurupa Valley was 3.83 in 2012, 3.99 in 2019 and it decreased to 3.90 in 2022. Jurupa Valley’s household size has been consistently higher than the countywide and statewide averages.

Employment

Census employment data presented in **Table 2-7**, shows that in 2022 there were an estimated 48,366 Jurupa Valley residents working in various industries, with an unemployment rate of just 4.3 percent. These job figures include wage and salary jobs and jobs held by business owners and self-employed persons. In comparison, the unemployment rate was almost the same in Riverside County (4.1 percent).

The types of jobs of City residents show that educational services, health care/social assistance were the primary industries of residents. Retail, construction and transportation were also key industries. These four job sectors combined for over one half of the total jobs of Jurupa Valley residents in 2022. County figures were comparable, with less transportation, retail and construction jobs, compared to the figures from Jurupa Valley.



**Table 2-7
Jurupa Valley Employment**

Industry	Jurupa Valley		Riverside County	
	Estimate	% of Total	Estimate	% of Total
Employed	48,366		1,073,342	
Unemployed	3,526		77,625	
Unemployment Rate	4.3%		4.1%	
Agriculture, forestry, fishing and hunting, and mining	504	1.0%	13,820	1.3%
Construction	6,681	13.8%	101,452	9.5%
Manufacturing	4,779	9.9%	87,949	8.2%
Wholesale trade	1,879	3.9%	29,122	2.7%
Retail trade	6,329	13.1%	132,380	12.3%
Transportation and warehousing, and utilities	5,414	11.2%	80,469	7.5%
Information	429	0.9%	16,570	1.5%
Finance and insurance, and real estate and rental and leasing	2,328	4.8%	53,207	5.0%
Professional, scientific, and management, and administrative and waste management services	4,590	9.5%	109,795	10.2%
Educational services, and health care and social assistance	7,341	15.2%	222,758	20.8%
Arts, entertainment, and recreation, and accommodation and food services	4,251	8.8%	117,720	11.0%
Other services, except public administration	2,120	4.4%	52,551	4.9%
Public administration	1,721	3.6%	55,549	5.2%

Source: ACS 2018-22 (DP03)

Based on City of Jurupa data, the major employment centers in the City are presented in **Table 2-8**. Nestle, with 8,874 employees and the Jurupa Unified School District (JUSD) with 2,149 classified or certified employees located at various schools and educational facilities throughout the City – are the two largest employers. The largest number of JUSD employees is located at the Education Center at 4650 Pedley Road with 230 employees. Within the past five years, Amazon and Walmart have each brought in over 1,000 jobs into the City of Jurupa Valley.



**Table 2-8
Major Employment Centers in Jurupa Valley**

Name	Address	Number of Employees
Nestle USA	3450 Dulles Dr	8,874
Jurupa Unified School District	Various location -- Education Center (District Office) 4850 Pedley Road	2,149
Amazon	Multiple Locations	1,102
Walmart Center	11888 Mission Blvd.	1,044
Toll Global Forwarding	3355 Dulles Dr.	800
Sierra Aluminum	2345 Fleetwood Drive	450
Skanska USA Civil West Ca Dist.	1995 Agua Mansa Road	702
Vista Pacific Center	3662 Pacific Ave.	600
An-Wil	2285 Fleetwood Dr.	575
Fed Ex Freight	12100 Riverside Dr.	500
Herman Weissker Inc.	1645 Brown Avenue	460
Home Depot Distribution Center	Various locations	450
Sierra Aluminum	2345 Fleetwood Dr.	450

Source: City of Jurupa Valley, Dec. 2023



Housing Characteristics

Housing Stock Composition

The majority of Jurupa Valley’s housing stock is comprised of single-family dwelling units. According to the ACS 2018-2022 data, which are presented in **Table 2-9**, over 82 percent of the City’s housing stock is single-family units (detached and attached). This compares to 74.2 percent countywide. The remaining units in the City include 10.4 percent multi-family (more than two units) and 6.7 percent mobile homes.

Table 2-9
Composition of Housing Stock 2022

Housing Type	Jurupa Valley		Riverside County	
	Units	% of Total	Units	% of Total
Single Family, Detached	21,827	80.0%	585,506	68.7%
Single Family, Attached	742	2.7%	46,851	5.5%
2 Units	149	0.5%	10,919	1.3%
3 or 4 units	358	1.3%	31,267	3.7%
5 to 9 units	470	1.7%	36,131	4.2%
10 to 19 units	824	3.0%	24,007	2.8%
20 or more units	1063	3.9%	42,005	4.9%
Mobile home	1,833	6.7%	73,733	8.7%
TOTAL	27,287	100%	851,646	100%

Source: ACS 2018-2022 (DP04)

Housing Conditions

Table 2-10 shows that almost one-half (47.8%) of the existing housing stock in the City was constructed after 1980. This leaves 52.2 percent of the homes over 43 years old. Countywide, over two-thirds (69.2%) were constructed after 1980. In general, homes built more than 30 years ago are likely to require structural renovation and increased maintenance, resulting in greater costs for the owner. Older homes can also create health and safety problems for occupants. Older, deteriorated structures often do not meet current building code standards and lack safety features such as fire suppression, home security devices, and seismic safety retrofits. In fact, stringent seismic safety codes were not developed until after the 1971 Sylmar earthquake. After that event, many building codes were revised to ensure structures could withstand seismic activity of similar magnitude. Additionally, in 1978 the federal government prohibited the use of lead-based paint on residential property; therefore, homes built prior to 1979 have a potential risk of containing



lead-based paint. Lead poisoning can cause learning disabilities, behavioral problems and even brain damage in children.²

**Table 2-10
Housing Units by Year Structure Built**

Housing Type	Jurupa Valley		Riverside County	
	Units	% of Total	Units	% of Total
Built 2020 or later	119	0.40%	5,675	0.7%
Built 2010 to 2019	2,556	9.40%	70,767	8.3%
Built 2000 to 2009	2,549	9.30%	210,692	24.7%
Built 1990 to 1999	2,435	8.90%	127,339	15.0%
Built 1980 to 1989	5,391	19.80%	174,686	20.5%
Built 1970 to 1979	5,133	18.80%	118,097	13.9%
Built 1960 to 1969	2,922	10.70%	62,426	7.3%
Built 1950 to 1959	3,705	13.60%	49,794	5.8%
Built 1940 to 1949	1,707	6.30%	14,334	1.7%
Built 1939 or earlier	770	2.80%	17,836	2.1%
Total Housing Units	27,287	100.0%	851,646	100.0%

Source: ACS 2018-2022 (DP04)

Future Housing Needs

Article 10.6 of the Government Code Section 65580-65590 requires all California localities to adopt a Housing Element as part of their general plan. State Housing Element Law requires that cities and counties address housing for all segments of the population including those that are lower income. The Southern California Association of Governments (SCAG), through the Regional Housing Needs Assessment (RHNA), allocated the regional fair share of housing needs to Jurupa Valley for the 2021-2029 period. According to the RHNA presented in **Table 2-11**, the City of Jurupa Valley must be able to accommodate 4,497 housing units during the 2021-2029 period. Of this total, Jurupa Valley must be able to accommodate at least 1,207 units (26.8%) for very low-income households, 749 units (16.7%) for low-income households, 731 units (16.3%) for moderate-income households, and 1,810 units (40.2%) for above moderate-income households during the 2021-2029 period.

²Executive Order 12898—Environmental Justice



Table 2-11
City of Jurupa Valley Regional Housing Needs Assessment
2021-2029

Household Income	Housing Units	Percent
Very Low (<50% MFI)	1,207	26.8%
Low (51% to 80% MFI)	749	16.7%
Moderate (81% to 120% MFI)	731	16.3%
Above Moderate (>120% MFI)	1,810	40.2%
TOTAL	4,497	100.0%

Source: SCAG RHNA 6th Cycle

Special Needs

Certain households, because of their special characteristics and needs, have more difficulty finding decent and affordable housing. The following discussion highlights particular characteristics that could affect an individual household’s access to housing in the community.

Elderly/Frail Elderly

According to 2018-2022 ACS data presented in previous **Table 2-1**, 11.4 percent of Jurupa Valley’s total population in 2022 were 65 years and over. Some of the characteristics of elderly residents included: limited mobility; increased medical attention due to health complications; and, restricted fixed income, such as Social Security, pension programs and retirement income. Many elderly people also have difficulty completing normal, everyday tasks without assistance. The 2018-2022 ACS data estimate that approximately two-thirds of the Jurupa Valley’s elderly had ambulatory difficulty, which is the highest percentage of the six disability categories classified by the U.S. Census Bureau that include:

- Hearing difficulty: Deaf or having serious difficulty hearing.
- Vision difficulty: Blind or having serious difficulty seeing, even when wearing glasses.
- Cognitive difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.
- Ambulatory difficulty: Having serious difficulty walking or climbing stairs.
- Self-care difficulty: Having difficulty bathing or dressing.
- Independent living difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor’s office or shopping.



Large Households

Large households are defined as having five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. These can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because of the lack of available affordable housing of adequately sized properties. To save for necessities such as food, clothing and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, confine them to a specific location, limit the time children can play outdoors or choose not to rent to families with children altogether, which would violate fair housing laws.

The 2018-2022 ACS data presented in **Table 2-12**, estimated 8,376 large households (five or more person households) in the City, which represented 32.3 percent of all households. Among the total number of owner households (6,145), 33.9 percent were owner households of five or more persons and among renter households (2,231), 28.5 percent were renter households with five or more persons.



**Table 2-12
Jurupa Valley Owner and Renter Size of Households 2022**

	Owner		Renter	
	Number	% of Total	Number	% of Total
1 Person	1,737	9.6%	1,481	23.2%
2 Persons	3,740	20.6%	1,637	17.8%
3 Persons	3,097	17.1%	1,076	12.9%
4 Persons	3,421	18.9%	1,392	15.9%
5 Persons	2,707	14.9%	1,055	12.8%
6 Persons	1,434	7.9%	543	10.3%
7+ Persons	2,004	11.0%	633	7.0%
Total	18,140	100.0%	7,817	100.0%
Total 1-4 persons	11,995	66.1%	5,586	71.5%
Total 5 or more person	6,145	33.9%	2,231	28.5%

Source: ACS 2018-2022 (B25009)

Single-Parent Households

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, healthcare and other supportive services. Because of their relatively lower incomes and higher living expenses, female-headed families have comparatively limited opportunities for finding affordable and decent housing. Female-headed families may also be discriminated against in the rental housing market due to concerned about their ability to make regular rent payments. Consequently, landlords may require more stringent credit checks or higher security deposits for women, which would also be a violation of fair housing laws.

According to **Table 2-13**, there were 9,108 single-parent households in Jurupa Valley in 2022, and almost two-thirds (63.0%) were female-heads of household. Of all the families whose income in the past 12 month were below the poverty level, one-quarter were female head of household with no husband present, and of that portion, 24.4 percent had a related child under 18 years of age.



Table 2-13
Single-Parent Households and Poverty

Category	Number	% of Total
Total Single-Parent Households		
Male Head of Households	3,372	37.0%
Female Head of Households	5,737	63.0%
Total	9,109	100.0%
Percentage Families Below Poverty Level (8.4% all families)		
Female Head of Households (no husband present)		16.0%
Female Head of Households with Related Child under 18 years of age		24.4%

Source: ACS 2018-2022 (DP02 and DP03)

Persons with Disabilities

Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility or other forms of assistance. Landlords/owners sometimes fear that a unit might sustain wheelchair damage or might refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental illness. Landlords often refuse to rent to tenants with a history of mental illness, and neighbors may object when a house becomes a group home for persons with mental disabilities.

Based on the 2018-2022 ACS data presented in **Table 2-14**, the number of Jurupa Valley residents age 18 and older with some type of disability totaled 18,554, which was 17.7 percent of the City’s total population age five years and older. The top three disabilities among persons age five and older with disability include those with ambulatory difficulty (5.5%), independent living difficulty (5.3%), and cognitive difficulty (4.2%). In addition, having a disability negatively impacts a person’s ability to work and earn money.



**Table 2-14
Persons with Disabilities**

Disability Status	Jurupa Valley		Riverside County	
	With Disability	% of Total	With Disability	% of Total
Total Persons 5 Years and Older	105,042 with or without disabilities		2,260,858 with or without disabilities	
Total Persons 5 Years and Older with Disability ¹				
With Hearing Difficulty	2,471	2.4%	78,527	3.3%
With Vision Difficulty	1,843	1.8%	55,290	2.3%
With Cognitive Difficulty	4,109	4.2%	104,891	4.6%
With Ambulatory Difficulty	5,363	5.5%	141,477	6.3%
With Self-Care Difficulty	2,529	2.6%	62,653	2.8%
With Independent Living Difficulty ²	4,080	5.3%	106,380	5.9%

Source: ACS 2018-2022 (S1810)

(1) Since a single person may have multiple difficulties, sum of persons with individual difficulties is not equal to total number of persons with disability.

(2) Total person for Independent Living Difficulty is for 18 years and over. Total persons with or without disabilities = 105,042 for Jurupa Valley and 2,260,858 for Riverside County

The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. Although fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. For developers and providers of housing for people with disabilities, who are often confronted with siting or use restrictions, reasonable accommodation provides a means of requesting from the local government flexibility in the application of land-use, zoning and building code regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and to provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes.

Persons with HIV/AIDS

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing could be as important to their general health and wellbeing as access to quality healthcare. For many, the



persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment.³ In addition, persons with HIV/AIDS may be targets of hate crimes. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. The Fair Housing Amendments Act of 1988, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

The California Department of Public Health's California HIV Surveillance Report for 2021 estimates that there were approximately 10,541 people living with a diagnosed HIV infection in Riverside County. This represents 30.1 percent of HIV-diagnosed residents statewide in 2016, five years previously – when the last AI was completed. Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. In addition, persons with HIV/AIDS may be targets of hate crimes and discrimination, including illegal eviction from their homes when their illness is exposed. The Fair Housing Amendments Act of 1988 prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS. In addition, persons with HIV/AIDS are not generally able to hold jobs involving frequent interaction with the public due to their immune system deficiencies. Therefore, their job inventory is much less diverse than that for the typical citizen. Job placement could be imperative for this group to maintain sufficient income to afford their medication and live in decent and affordable housing.

The City of Riverside is the Grantee of the HOPWA formula funding for both Riverside and San Bernardino County. The Housing Authority of the County of Riverside (HACR), as the Project Sponsor, administers the HOPWA grant throughout Riverside County. The HOPWA program prevents homelessness for individuals and/or families that have AIDS/HIV by providing long term rental assistance through the Housing Options Program and Short Term Rental, Mortgage and Utility Assistance. The Housing Options Program provides 90 units of permanent affordable housing via tenant based rental assistance to households at or below 80 percent of AMI.

Homeless Persons

Over the last several decades, the increasing homeless population has become issues of local, regional, and national significance. Lack of affordable housing can exacerbate homelessness, and hinders a community's ability to effectively address this challenge. A homeless family or individual as defined by federal regulations is a person or family that lacks a fixed and regular nighttime residence. The homeless population can be divided into two major groups, the sheltered and the unsheltered homeless. Sheltered homeless are those individuals or families whose primary residence is an emergency shelter, transitional housing, a domestic violence shelter, a shelter for runaway children, or people living in a motel/hotel under a voucher arrangement. Unsheltered homeless are individual or families with a primary nighttime residence that is a public or private

³National AIDS Housing Coalition, *AIDS and Behavior* (Vol. 11, Suppl. 2, November 2007)



place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

In 2023, Riverside County conducted a count of the number of homeless in the county in a given 24-hour period, which is known as the Homeless Point-in-Time (PIT) Count survey. The PIT Count is a one night snapshot of homelessness. The Department of Public Social Services (DPSS), in partnership with the County of Riverside Continuum of Care (a network of private- and public-sector homeless service providers) and cities, coordinated the PIT Count held on the morning of January 25, 2023. Multiple county departments participated, including the Department of Behavioral Health, Code Enforcement, Housing Authority, Probation and the Sheriff's Office.

In the 2023 PIT Count, 3,725 sheltered and unsheltered homeless individuals were counted countywide, an increase of 32.5 percent over the 2019 count. The 2023 count also shows that 79 unsheltered homeless individuals were counted in the City of Jurupa Valley, a decline of 60 homeless persons from 2018.

- Key findings from the 2023 PIT Count for Jurupa Valley include:
- 82 percent of homeless persons were White
- 10 percent were multiple races
- 6 percent were Black
- 46 percent were Hispanic
- 67 percent of homeless persons were male
- 96 percent were adults age 24 and over, 4 percent youths 18-24 years
- 4 percent were veterans
- 62 percent were chronically homeless (a significant increase of the comparable figure of 37 percent five years ago)
- 19 percent had a mental health condition
- 38 percent had substance abuse
- 36 percent had physical disability and 14 percent had developmental disability.
- No children or families with children were interviewed



Overcrowding and Overpaying for Housing

Overcrowding. As defined by the state and HUD, overcrowding occurs when there is more than one person per room (excluding kitchens, bathrooms and hallways), and occupancy by more than 1.5 persons per room is considered severe overcrowding. As shown in **Table 2-15**, overcrowding occurred in 11.7 percent of the City’s total occupied units and severe overcrowding in 4.1 percent of the total occupied units in 2022. It also shows that overcrowding occurs in 14.8 percent of the total rental stock as compared to 10.4 percent of the owner-occupied housing stock. Renters have just over double the severe overcrowding rate (6.6 percent), compared to owners (3.1 percent). This indicates the need for larger rental units and/or more rental subsidies to allow large households to afford adequately sized units. Conditions of overcrowding are largely a combination of the lack of large rental units and the inability of most large renter households to afford larger units, which tend to be more commonly available as ownership housing.

Table 2-15
Overcrowding and Overpaying in Jurupa Valley

	Owner		Renter		Total	
	Occupied Units	Percent	Occupied Units	Percent	Occupied Units	Percent
Overcrowding (Occupants per Room)						
1.00 or Less	15,696	86.5%	6,146	78.6%	21,842	84.1%
1.01 to 1.50	1,889	10.4%	1,158	14.8%	3,047	11.7%
1.51 or more	555	3.1%	513	6.6%	1,068	4.1%
Total Household	18,140	100.0%	7,817	100.0%	25,957	100.0%
Overpaying						
Less Than 30%	12,941	71.3%	3,205	41.0%	16,146	62.2%
30% or More	5,072	28.0%	4,290	54.9%	9,362	36.1%
Not Computed	127	0.7%	322	4.1%	449	1.7%
Total Households	18,013	100.0%	7,817	100.0%	25,957	100.0%

Source: ACS 2018-2022 (DP04) and (B25014)



Overpaying. The most prevalent housing problem facing Jurupa Valley households was overpayment on housing cost. A household is considered to be overpaying for housing if housing costs (rent plus utilities) make up more than 30 percent of the household’s gross monthly income. A major consequence of overpayment is that less income is available to satisfy other needs, the largest of which tends to be transportation costs, as well as medical expenses.

Table 2-15 also shows that of the 25,957 total occupied units or households in the City, overpaying occurred with 9,362 occupied units (36.1%). Renter households tended to overpay more for housing than owners. Overpaying accounts for over one-half (54.9%) of the total rental stock, as compared to less than one-third (28.0%) of owner-occupied housing.

Fair Market Rent

Fair Market Rent (FMR) is the amount of money a property would rent or lease for if it was available at this time, and is used by HUD to determine how much rent should be covered through the Section 8 Voucher program for individuals with low income. **Table 2-16** presents the FMR for the Riverside-San Bernardino-Ontario MSA, which Jurupa Valley is located in. It shows that the FY 2023 FMR for an efficiency/studio is \$1,281 up to four-bedroom unit at \$2,922. In the last year (2022 to 2023), the FMR increases have been significant – increasing by 20.6 percent for Efficiency/Studio units, 16.3 percent for 1 Bedroom Unit, 16.0 percent for 2-Bedroom unit, 15.1 for 3-Bedroom units and 14.9 percent for 4-bedroom units.

**Table 2-16
HUD Fair Market Rent
Riverside-San Bernardino-Ontario MSA**

Year	Number of Bedrooms				
	Efficiency/ Studio	1	2	3	4
FY 2022 FMR	\$1,062	\$1,202	\$1,509	\$2,065	\$2,542
FY 2023 FMR	\$1,281	\$1,398	\$1,751	\$2,376	\$2,922

Source: HUD FY 2022 and 2023 Fair Market Rent

Table 2-17 presents the 2023 HUD Section 8 income limits by family size for the Riverside-San Bernardino-Ontario MSA. HUD sets income limits that determine eligibility for assisted housing programs including public housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income (MFI) estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.



**Table 2-17
FY 2023 Section 8 Income Limits
Riverside-San Bernardino-Ontario MSA**

Limit Category	Median Family Income \$94,500							
	Number of Persons							
	1	2	3	4	5	6	7	8
Extremely Low (<30%)	\$19,600	\$22,400	\$25,200	\$27,950	\$30,200	\$32,450	\$34,700	\$36,900
Very Low (31% to 50%)	\$32,650	\$37,300	\$41,950	\$46,600	\$50,350	\$54,100	\$57,800	\$61,550
Low (51% to 80%)	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,500	\$92,450	\$98,450

Source: HUD Section 8 Income Limits FY 2023

A family’s gross annual income is compared to the applicable income limits to determine eligibility for housing assistance and must be within the income limits for the Public Housing Authority’s jurisdiction. To be eligible for public housing assistance, the family’s gross annual income may not exceed the current low-income limits by number of persons.

Public Transit System

Public transit information is important to the AI, as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower-income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally low- and moderate-income neighborhoods. The lack of a relationship between public transit, employment opportunities and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons often rely on public transit to visit doctors, go shopping or attend activities at community facilities. Public transit that provides a link between job opportunities, public services and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services and jobs.

Jurupa Valley is served by fixed-route services and a demand-response service for local area residents. The Riverside Transit Agency (RTA) provides both fixed-route and demand-response services and Metrolink offers regional rail service with a station in Jurupa Valley. .



Riverside Transit Agency

The Riverside Transit Agency (RTA) was established as a Joint Powers Agency in 1975 and began operating bus service in 1977. RTA is the Consolidated Transportation Service Agency for western Riverside County and is responsible for coordinating transit services throughout the approximate 2,500 square mile service area. RTA provides both local and regional services throughout the region with 39 fixed routes, eight Commuter Link express routes, and Dial-A-Ride services using 334 vehicles.

RTA is governed by a board of directors comprised of 22 elected officials from 18 cities in western Riverside County and four members of the County Board of Supervisors. The City of Jurupa Valley is one of the member jurisdictions.

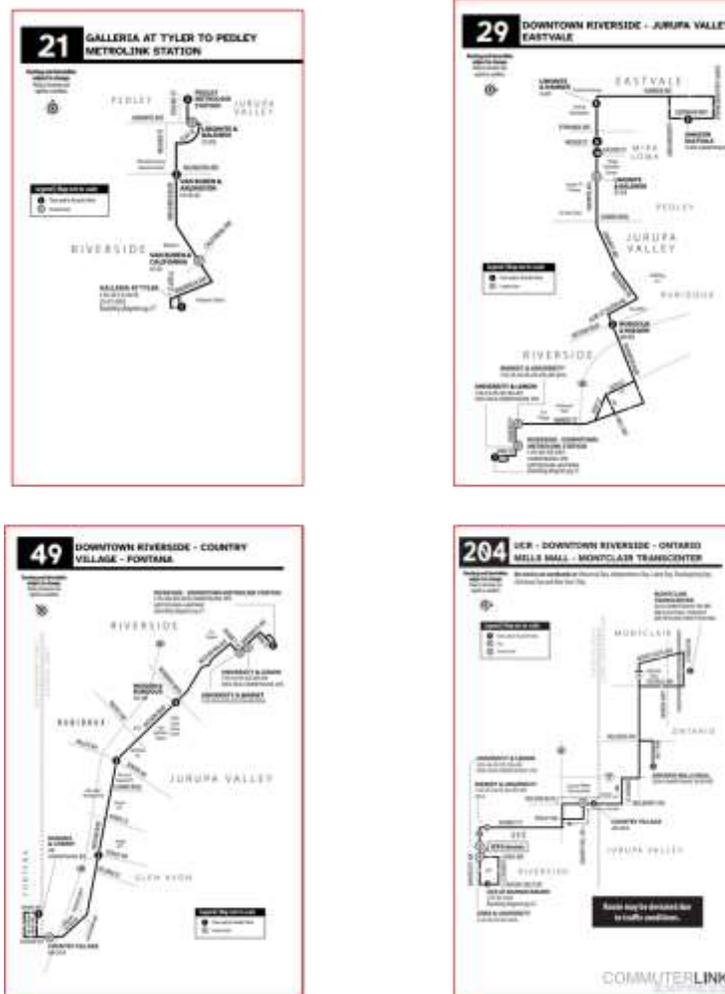
Bus Service. There are four bus lines that serve Jurupa Valley, which are illustrated on **Figure 2-6**. These bus lines provide service to the Montclair Transit Center, Jurupa Valley Pedley Metrolink Station, Riverside-Downtown Metrolink Station, and Downtown Riverside.

- Route 21 - Galleria at Tyler, Country Village via Jurupa Valley
- Route 29 - Riverside-Downtown Metrolink Station, Downtown Riverside, Jurupa Valley, Eastvale
- Route 49 - Riverside-Downtown Metrolink Station, Downtown Riverside, Country Village, Fontana
- Route 204 - UCR, Downtown Riverside, Country Village, Ontario Mills, Montclair Transcenter

RTA fixed-route buses are accessible to persons with disabilities and all buses are equipped with wheelchair ramps or wheelchair lifts. Audible bus stop announcements are made on all buses.

Dial-A-Ride. The RTA Dial-A-Ride is an origin-to-destination advanced reservation transportation service for seniors and persons with disabilities. Dial-A-Ride vehicles travel to areas within three-quarters of a mile of an RTA local fixed route. These areas are called the "Dial-A-Ride service area" and trips must begin and end in that service area. Dial-A-Ride service is provided at times equivalent to local fixed-route bus service in that area.

ADA Priority Dial-A-Ride service is available to those individuals who are unable to use fixed-route bus service due to their disability. Persons who are ADA-certified are eligible for trips throughout the RTA service area that are within three-quarters of a mile of local fixed-route bus service and during the hours of bus service operation. Individuals who are ADA certified are eligible to bring a Personal Care Attendant (PCA) at no cost if their ADA card permits. A companion or child may come along and will be required to pay a fare.



Source: <https://www.riversidetransit.com/index.php/maps-schedules>

Figure 2-6
Riverside Transit Agency Bus Lines



Seniors age 65 and above and persons with disabilities are eligible for local Dial-A-Ride service within a single city and within three-quarters of a mile of local fixed-route bus service during the hours of bus service operation. Transportation is provided only within the city in which trip begins.

The Dial-A-Ride Plus Lifeline Service provides access to lifeline services for those who are outside the three-quarter mile boundary and have no other transportation options. Trips are restricted to life-sustaining services and provide an additional two-mile radius of the fixed-route boundary. Passenger fares will be identical to those charged for traditional Dial-A-Ride service.

Eligible participants must be 65 or older or must have a disability that creates a need for specialized transportation. Service will be provided using wheelchair accessible taxis, currently being utilized under the Agency's taxi overflow services contract. These trips will be coordinated using the existing Dial-A-Ride trip process.

Since the last AI was completed approximately five years ago – fares have not increased. The base fare for Dial-A-Ride service is \$3.50 per passenger, per boarding. The maximum fare is \$10.50 per one-way trip and will be based on the number of city zones traveled. Depending on where trip begins and ends, riders may be required to transfer. Exact fare for the entire trip is required and must be paid upon boarding the first bus.

Only ADA-certified passengers may bring a PCA. If eligible, an attendant may accompany rider at no charge and an additional companion may ride for \$3.50 per fare zone if space is available. If rider plans to bring a child as a companion, and the child is less than 46 inches tall, they may ride for 75 cents per fare zone.

The Buddy Fare is a way to save money on Dial-A-Ride. With this special program, two to 10 eligible customers can share the fare for each fare zone. The entire group must be picked up within a half-mile radius of each other and travel to the same destination. Basic RTA fares are presented in **Table 2-18**.



**Table 2-18
RTA Fares**

Fare Categories	Base Fare	Day Pass	7-Day Pass	30-Day Pass
Local and Rapid Link Fixed-Rail				
General	\$1.75	\$5	\$20	\$60
Youth (Age 18 and under)	\$1.75	N/A	N/A	\$45
Senior/Disabled	\$0.75	\$2.50	\$20	\$30
Medicare Care Holder	\$0.75	\$2.50	\$20	\$30
Veteran	\$0.75	\$2.50	\$20	\$30
Child (46" tall or under)	\$0.50	N/A	N/A	N/A
CommuterLink				
General	\$3.50	\$10		\$95
Youth (Age 18 and under)	\$3.50	N/A		N/A
Senior/Disabled	\$2.75	\$7		\$70
Medicare Care Holder	\$2.75	\$7		\$70
Veteran	\$2.75	\$7		\$70
Child (46" tall or under)	\$2.75	N/A		N/A
Dial-A-Ride		Ticket Book		
Senior/Disabled	\$3.50	\$35		
Medicare Care Holder	\$3.50	\$35		
Child (46" tall or under)	\$0.75	N/A		

Source: Riverside Transit Agency - <https://www.riversidetransit.com/index.php/fares-a-passes/fares-a-passes>, 2024

Metrolink Service. Metrolink is a commuter rail system of seven lines that serve the counties of Los Angeles, Orange, Riverside, San Bernardino, Ventura, and northern San Diego. The regional Metrolink system is illustrated in **Figure 2-7**. It is a network of lines and stations that connect Southern California residents to major destinations and employment centers. In Riverside County there are three Metrolink lines (Riverside, Inland Empire-Orange County, and 91 Perris Valley lines), with the Riverside line traversing the City of Jurupa Valley and stopping at the Jurupa Valley/Pedley station.



Source: https://metrolinktrains.com/globalassets/maps/map_freeconnections_20231025_edit.pdf, 2024

Figure 2-7
Metrolink Commuter Rail System



Metrolink fares are based on trip length and it offers many different types of tickets. Discounts are available to seniors, persons with disabilities, Medicare recipients, students/youths, children (ages 5 and under, and active military. Discounts include:

- **Senior/Disabled/Medicare**
 - 25% off Monthly Pass and 7-Day Pass
 - 50% off One-Way and Round-Trip tickets
 - Seniors qualify for discount if age is 65 or over.
 - Disabled or Medicare discount applies with: LA County Transit Operators Association ID card; Reduced fare ID card from other transit system; Medicare ID card; DMV placard ID card; or LA County Access Services ID Card holders ride at no cost within Los Angeles County only.
 - A Personal Care Attendant (PCA) is allowed to accompany a person with a disability without purchasing a ticket. The PCA must board and detrain with the person with a disability.
- **Student/Youth**
 - 25% off Monthly Pass, 7-Day Pass, One-Way and Round-Trip tickets
 - Youths: Ages 6 to 18
 - Students: Please present valid Student ID to the fare inspector upon request.
- **Child (Ages 5 and under)**
 - Three children ride free with an adult using a valid ticket - each additional child pays youth fare.
- **Active Military**
 - 10% off One-Way and Round-Trip tickets
 - *Present a valid Common Access Card (CAC)*

Table 2-19, is an example of the Metrolink fares from the Jurupa Valley/Pedley station to the next station east on the Riverside line (Riverside-Downtown station).

Table 2-19
Metrolink Fares
Jurupa Valley/Pedley Station to Riverside-Downtown Station

Fares	1-Way	Round-Trip	7-Day Pass	Monthly Pass
Regular	\$4.25	\$8.50	\$29.75	\$119.00
Senior/Disabled/Medicare	\$2.00	\$4.00	\$22.25	\$89.25
Student/Youth (Student Adventure Pass)	Free	Free	Free	Free
Active Military	\$3.75	\$7.50	--	--

Source: Metrolink - <https://www.metrolinktrains.com/ticketsOverview/ticket-info/price-finder/>, 2024



Public Assisted Housing

The availability and location of public-assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community, a household seeking affordable housing is limited to choices within that particular area. Public assisted housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability or other special characteristics.

Housing Authority of the County of Riverside

The City of Jurupa Valley does not have a housing authority. The Housing Authority of the County of Riverside (HACR) oversees public housing programs for Jurupa Valley and other participating jurisdictions. HACR is a public agency chartered by the State of California to administer public housing programs for Jurupa Valley and other participating jurisdictions within the county. In order to qualify for these programs, residents must have an annual gross income at or below 80 percent of the Area Median Income (AMI), or be seniors or persons with disabilities.

Section 8 Housing Voucher Program. The Section 8 Housing Voucher program provides rental subsidies to low-income families that spend more than 30 percent of their gross income on housing costs. The program pays the difference between 30 percent of the recipients' monthly income and the federally approved payment standard. Recipients of Section 8 vouchers are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and are not limited to units located in subsidized housing projects.

Another variable to consider is the number of households requesting rental assistance. Recent information from the County of Riverside Economic Development Agency (EDA) estimates that 416 Jurupa Valley households currently receive rental assistance. There are 310 households that are seniors, 200 that are disabled, 19 veterans, and no homeless currently receiving assistance. This information may be duplicated where some seniors are also disabled and some disabled are also seniors. Based on consultation with HARC staff, as of February 2023, 2,551 Jurupa Valley households were on the waitlist for federal rental assistance. Of these households, 361 are senior households, 571 are disabled households, and 724 are self-identified as "homeless" Jurupa Valley households.

Race/ethnicity of voucher holders is not reported exclusively; voucher holders can identify with more than one race/ethnicity. According to data from PIH Information Center that is in the Jurupa Valley's recent ConPlan, 62.5 percent of voucher holders identify as White. One-third of the voucher holder identify as Black/African American, 2.4 percent identify as Asian, and about one-quarter (26.5%) of voucher holders identify as being of Hispanic origin.

Public Housing. The City's ConPlan indicates that there were 456 households in public housing in Jurupa Valley, and that 331 households or 72.6 percent were homeless at admission, and 15.4 percent had a member with a disability. One hundred percent of households requested accessibility features. In addition, householders who were elderly (>62 years) accounted for 8.3



percent of the total households in public housing. No households reported participating in the HIV/AIDS program or a domestic violence victim.

Race/ethnicity of public housing residents is not reported exclusively; residents can identify with more than one race/ethnicity. Whites formed the largest racial group among public housing residents, with 318 residents or 69.7 percent of participants. Over one-quarter (27.6%) of participants identify as Black/African American, two percent as Asian, less than one percent as American Indian/Alaska Native and Pacific Islander, and 55.2 percent of all participants identify as Hispanic.

Affordable Housing Projects

Apartment projects can receive housing assistance from a variety of sources to ensure that rent is affordable for lower-income households. In exchange for public assistance, owners are typically required to reserve a portion or all of the units as affordable housing for lower-income households. The length-of-use restrictions are dependent on the funding program. The types of public assistance commonly used by owners when partnering with local jurisdictions are the HOME and CDBG programs. These funds are typically used in concert with Low Income Housing Tax Credits (LIHTC) to reduce the debt associated with the project, thereby maximizing affordability.

The LIHTC program creates an incentive for private investment in low-income housing development by giving federal tax credits to investors. Private investors, such as banks and corporations, buy the tax credits from an affordable housing developer. The owner/developer uses the proceeds from the sale of these tax credits, known as “equity,” to construct or rehabilitate housing. Investors receive a federal tax credit over a 10-year term. Information from the California Tax Credit Allocation Committee⁴ website identifies one LIHTC rental housing development in the City of Jurupa Valley. It is identified as Vista Rio Apartments, located at 3901 Brigs Street, Jurupa Valley, 92509. This is a nine percent tax credit funded project for large families-type new housing. It includes a total of 39 units, of which 38 are low-income units.

Community Care Facilities

Individuals with special needs, including the elderly or persons with physical or mental disabilities, need access to suitable housing in their community. This segment of the population often needs affordable housing that is located near public transportation, social and health services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability and support program regulations and reimbursement levels, people may live independently with some assistance in their own homes, in assisted living, or other special care facilities.

Table 2-20 shows the number of licensed community care facilities in the City of Jurupa Valley and the total Riverside County. In total, there are over 544 licensed community care facilities, serving

⁴ <https://www.treasurer.ca.gov/ctcac/projects.asp>



adults, elderly and persons with disabilities (including children) that are located in the Riverside County. According to the Riverside County AI 2019-2024, there are 76 licensed home care agencies that provide services throughout the County. In Jurupa Valley there are 14 Adult Residential Facilities and nine Assisted Living Residential Care Facility for the Elderly. Addresses are not available for Children’s Residential Group Homes in Jurupa Valley.

**Table 2-20
Licensed Residential Care Facilities**

Facilities	Jurupa Valley	Riverside County
Adult Residential Facility	14	232
Asst. Living Resid. Care Fac. for the Elderly	9	227
Adult Day Care	0	37
Children’s Residential Group Homes	NA	27
Small Family Homes	0	21

Source: California Department of Social Services, Community Care Licensing Division
<https://secure.dss.ca.gov/CareFacilitySearch/home/selecttype/>

The licensed care facilities for the special needs residents are defined as follows by the California Department of Social Services, Community Care Licensing Division:

- **Adult Residential Facilities (ARF)** provide 24-hour non-medical care for adults ages 18 years through 59 years old who are unable to provide for their own daily needs. ARFs include board and care homes for adults with developmental disabilities and mental illnesses.
- **Residential Care Facilities for the Elderly (RCFE)** provide care, supervision, and assistance with daily living activities, such as bathing and grooming. In California, “elderly” is considered age 60 and above.
- **Adult Day Care** facilities provide care to persons 18 years of age or older in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of these individuals on less than a 24-hour basis.
- **Children's Residential Group Homes** provide 24-hour non-medical care and supervision to children. Services include social, psychological, and behavioral programs for troubled youth.
- **Small Family Homes (SFH)** provides 24-hour care in the licensee’s family residence for six or fewer children who require special supervision as a result of a mental or developmental disability or physical handicap.

In addition to the residential care facilities described above, there are a wide variety of programs to assist special needs populations and individuals and families who are homeless or at risk of homelessness. Many programs also target specific groups such as youth, veterans, or persons with HIV/AIDS.



3. Mortgage Lending Practices

An essential aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. In the past, fair lending practices were not always employed by financial institutions. Credit market distortions and other activities such as redlining – a practice whereby a lender provides unequal access to credit or unequal credit terms to a person because of their race, creed, color or national origin or other characteristic(s) of the residents of the area where the applicant resides or will reside - prevented some groups from equal access to credit.

Discriminatory practices in home mortgage lending have evolved in the past five to six decades. In the 1940s and 1950s, racial discrimination in mortgage lending was easy to spot. From government-sponsored racial covenants, to the redlining practices of private mortgage lenders and financial institutions, ethnic minorities were denied access to home mortgages in ways that severely limited their ability to purchase a home. In recent years, discriminatory lending practices have become more subtle. By employing high pressure sales practices and deceptive tactics, some mortgage brokers pushed minority borrowers into high-cost subprime mortgages that were not well suited to their needs and led to financial problems.

In the past, fair lending practices were not always employed by financial institutions. Credit market distortions and other activities such as redlining prevented some groups from equal access to credit. Some of the key mortgage lending laws are summarized below.

Lending Laws and Regulations

Community Reinvestment Act

The passage of the Community Reinvestment Act (CRA) in 1977 was designed to improve access to credit for all members of the community. The CRA is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low- and moderate-income neighborhoods. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance, such as the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS).



Fair Housing Act and Amendment

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended on September 13, 1988 and became effective on March 12 1989 (The Fair Housing Amendments Act), prohibits discrimination in the sale, rental, and financing of residential dwellings, and in other residential real estate related transactions, based on race, color, national origin, religion, sex, familial status (defined as families with children under the age of 18 living with parents or legal custodians, pregnant women, or people in the process of securing the custody of children under the age of 18), and disability. The Act makes it unlawful to engage in the following practices based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or set different terms or conditions for purchasing a loan

Equal Credit Opportunity Act

Regarding any type of credit transaction - under the Equal Credit Opportunity Act, a creditor may not discriminate against an applicant based on the applicant's race, color, or national origin.

Home Mortgage Disclosure Act

In tandem with the CRA, the Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

Detailed HMDA data for conventional and government-backed home purchase and home improvement loans in Jurupa Valley were examined. HMDA data provides some insight into the lending patterns that exist in a community. However, the HMDA data is used only to indicate the potential for unfair lending practices; the data cannot be used to reach definite conclusions on discriminatory practices.

Fraud Enforcement and Recovery Act

The Fraud Enforcement and Recovery Act of 2009, or FERA, was enacted May 20, 2009. This federal law enhanced criminal enforcement of federal fraud laws, especially regarding financial institutions, mortgage fraud, and securities fraud or commodities fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The new law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business. In



addition, FERA includes provisions to protect funds expended under TARP and the Recovery Act and amends the Federal securities statutes to cover fraud schemes involving commodity futures and options. Additional funds were also made available under FERA to a number of enforcement agencies in order to investigate and prosecute fraud.

Detailed FFIEC data, aggregated by CLC Compliance Technologies, Inc. for conventional and government-backed home purchase and home improvement loans for the City of Jurupa Valley are presented in **Tables 3-1 to 3-8**. The FFIEC data provide some insights regarding the lending patterns that exist in a community. However, the data are only an indicator of potential problems; the data lack the financial details of the loan terms to make a definite conclusion that redlining or discrimination exists.

Overall Lending Patterns

Data and Methodology

The availability of financing affects a person's ability to purchase or improve a home. Under the HMDA, lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements, and refinancing, whether financed at market rate or with government assistance.

HMDA data are submitted by lending institutions to the FFIEC. Certain data is available to the public via the FFIEC site either in raw data format or as pre-set printed reports. The analyses of HMDA data presented in this AI were conducted using data from Compliance Tech and FFIEC. Compliance Tech's Lending Patterns database tool that analyzes lending records to produce reports on various aspects of mortgage lending was used in this report. HMDA data included in this report includes market share, approval rates, denial rates, low/moderate income lending, and high-cost lending, among other key lending aspects in the City of Jurupa Valley.

General Overview

A summary of all home purchase loan activities that went through the complete loan process (loans approved, denied and approved then rejected by applicants) from 2018 to 2022 - can be found in **Tables 3-1 to 3-8**. The types of loans reviewed included home purchase, refinancing and home improvement loans. Furthermore, the loan information is provided by outcomes of race, ethnicity, income and gender.

In 2022 the home purchase denial rate for the City of Jurupa Valley was less approximately 20.5 percent – 304 home purchase loans were denied out of 1,484 loans that went through the complete mortgage lending process. The trend for denial rates had been declining, in general, over the beginning of the past five-year period. Then, during the beginning of the coronavirus denials went up to 15.1% in 2020, and last year, most likely because of higher interest rates, denial rate



was at 20.5%. Five years ago, 15.5 percent of purchase loans were denied in Jurupa Valley, and the denial rate declined for a few years, until, it went back up recently.

Home Purchase, Refinance and Home Improvement Loans - Conventional and Governmental-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist low- and moderate-income households that might have difficulty in obtaining home mortgage financing in the private market due to income and equity issues, several government agencies offer loan products that have below market rate interest and are insured (“backed”) by government agencies. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA) and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

According to the FFIEC data presented in **Table 3-1**, a total of 1,484 households applied for a total of approximately \$682.2 million of conventional home purchase loans in the City of Jurupa Valley during 2022. Of those that applied for a conventional loan, 1,112 loans were approved and accepted by the applicant for a total of \$559.3 million. The approval rate for all applicants was 79.5 percent, whereas the denial rate was 20.5 percent. Approximately, 4.6 percent of loans that were approved by the lending institutions were rejected by applicants.

Government-backed loans (FHA, FSA/RHS and VA loans) provide approximately 21 percent of total mortgage lending in Jurupa Valley (2022). During 2022, government-backed loans received 242 applications totaling approximately \$133.1 million. The approval rate for government-backed loans was 88.1 percent and the denial rate was 11.9 percent. The total amount of government-backed loans approved and accepted by the applicant totaled \$114.1 million in 2022. In addition to the detail data provided for 2022 – five-year trend data was also provided for home purchase, refinancing and home improvement loans. Adding conventional and government-backed loans results in a 79.5 percent approval rate for home purchase loans and a denial rate of 20.5 percent. Specifically, the data includes:

- **Table 3-2** includes data on home purchase denials by race for the five-year period (2018-2022). During the past five years, on average, 1,841 purchase loans went through the complete process each year. This is an increase over the previous annual loan figure of 1,624. It should be noted that there was a significant drop off of loans in 2022 – most likely due to the increase in interest rates.
- **Table 3-3** includes data on refinance home loan denials by race for the five-year period (2018-2022). About four thousand refinance loans went through the complete process each year. The refinance loan number peaked in 2020 at 6,715 loans, and last year was the lowest number of refinance loans at 1,664 during the five-year period – most likely due to high interest rates. While denial rate for purchase loans are 20.5 percent, for refinance applications in 2022, the denial rate was 22.9 percent.



- **Table 3-4** includes home improvement loan denials by race for the five-year period (2018-2022). On average, a much smaller number - 416 home improvement loans went through the complete process each year, compared with purchase and refinance loans. Improvement loans also had denial rates significantly higher than purchase and refinance loans, with the denial rate being 41.9 percent in 2022.



**Table 3-1
Home Purchase Loans by Race, Ethnicity and Income
City of Jurupa Valley (2022)**

Loan Category	Total Applications				Originated				Approved Not Accepted				Denied			
	Count	%	(\$000)	%	Units	%	(\$000)	%	Count	%	(\$000)	%	Count	%	(\$000)	%
Loan Purpose and Type																
Purchase - Conventional	1,232	83.0	549,040	80.5	897	80.7	445,135	79.6	61	89.7	19,325	87.1	274	90.1	84,580	84.0
Purchase - Government	252	17.0	133,140	19.5	215	19.3	114,165	20.4	7	10.3	2,855	12.9	30	9.9	16,120	16.0
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Applicant Race																
American Indian/Alaska Native	10	0.7	3,300	0.5	6	0.5	2,190	0.4	1	1.5	425	1.9	3	1.0	685	0.7
Asian	270	18.2	143,890	21.1	224	20.1	120,790	21.6	6	8.8	3,890	17.5	40	13.2	19,210	19.1
Black or African American	59	4.0	31,635	4.6	42	3.8	23,860	4.3	1	1.5	85	0.4	16	5.3	7,690	7.6
Hawaiian / Pacific Islander	5	0.3	2,745	0.4	3	0.3	1,625	0.3	0	-	0	-	2	0.7	1,120	1.1
White	706	47.6	313,420	45.9	529	47.6	256,685	45.9	39	57.4	13,825	62.3	138	45.4	42,910	42.6
2 or More Minority Races	4	0.3	1,950	0.3	3	0.3	1,795	0.3	0	-	0	-	1	0.3	155	0.2
Joint Race (White/Minority)	29	2.0	15,065	2.2	28	2.5	14,380	2.6	0	-	0	-	1	0.3	685	0.7
Race Not Available	403	27.2	171,265	25.1	278	25.0	138,430	24.8	21	30.9	3,955	17.8	104	34.2	28,880	28.7
Total	1,486	100	683,270	100	1,113	100	559,755	100	68	100	22,180	100	305	100	101,335	101
Applicant Ethnicity																
Hispanic or Latino	680	45.8	285,360	41.8	481	43.3	228,265	40.8	42	61.8	13,170	59.4	157	51.6	43,925	43.6
Not Hispanic or Latino	491	33.1	243,395	35.7	385	34.6	203,025	36.3	15	22.1	5,065	22.8	91	29.9	35,305	35.1
Joint (Hisp/Lat / Not Hisp/Lat)	54	3.6	27,590	4.0	45	4.0	23,225	4.2	2	2.9	1,300	5.9	7	2.3	3,065	3.0
Ethnicity Not Available	259	17.5	125,835	18.4	201	18.1	104,785	18.7	9	13.2	2,645	11.9	49	16.1	18,405	18.3
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023



Table 3-2
Home Purchase Loans - Denials by Race and Ethnicity in the City of Jurupa Valley (2018-2022)

Loan Category	2018				2019				2020				2021				2022			
	Tot	%	Den.	%																
Loan Purpose and Type																				
Purchase - Conventional	1,591	78.5	236	81.7	1,386	75.7	202	80.8	1,514	78.4	258	88.4	1,632	84.4	247	89.8	1,232	83.0	274	90.1
Purchase - Government	436	21.5	53	18.3	444	24.3	48	19.2	416	21.6	34	11.6	301	15.6	28	10.2	252	17.0	30	9.9
Total	2,027	100	289	100	1,830	100	250	100	1,930	100	292	100	1,933	100	275	100	1,484	100	304	100
Applicant Race																				
American Indian/Alaska Native	13	0.6	2	0.7	14	0.8	3	1.2	18	0.9	4	1.4	18	0.9	3	1.1	10	1.0	3	1.0
Asian	466	23.0	59	20.4	348	19.0	34	13.6	327	16.9	41	14.0	397	20.5	50	18.2	270	13.2	40	13.2
Black or African American	90	4.4	23	8.0	70	3.8	6	2.4	83	4.3	16	5.5	92	4.8	26	9.5	59	5.3	16	5.3
Hawaiian / Pacific Islander	7	0.3	1	0.3	4	0.2	0	-	7	0.4	1	0.3	10	0.5	3	1.1	5	0.7	2	0.7
White	1,102	54.4	148	51.2	1,073	58.6	149	59.6	1,023	53.0	146	50.0	953	49.3	121	44.0	706	45.4	138	45.4
2 or More Minority Races	4	0.2	0	-	2	0.1	2	0.8	1	0.1	0	-	6	0.3	1	0.4	4	0.3	1	0.3
Joint Race (White/Minority)	47	2.3	5	1.7	38	2.1	3	1.2	42	2.2	6	2.1	21	1.1	3	1.1	29	0.3	1	0.3
Race Not Available	298	14.7	51	17.6	281	15.4	53	21.2	429	22.2	78	26.7	436	22.6	68	24.7	403	34.2	104	34.2
Total	2,027	100	289	100	1,830	100	250	100	1,930	100	292	100	1,933	100	275	100	1,486	100	305	100
Applicant Ethnicity																				
Hispanic or Latino	795	39.2	129	44.6	825	45.1	133	53.2	852	44.1	161	55.1	884	45.7	138	50.2	680	51.2	157	51.6
Not Hispanic or Latino	896	44.2	122	42.2	725	39.6	92	36.8	705	36.5	89	30.5	667	34.5	87	31.6	491	39.6	91	29.9
Joint (Hisp/Lat / Not Hisp/Lat)	84	4.1	7	2.4	65	3.6	5	2.0	63	3.3	5	1.7	52	2.7	4	1.5	54	3.3	7	2.3
Ethnicity Not Available	252	12.4	31	10.7	215	11.7	20	8.0	310	16.1	37	12.7	330	17.1	46	16.7	259	5.9	49	16.1
Total	2,027	100	289	100	1,830	100	250	100	1,930	100	292	100	1,933	100	275	100	1,484	100	304	100

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023



**Table 3-3
Refinance Loans - Denials by Race and Ethnicity in the City of Jurupa Valley (2018-2022)**

Loan Category	2018		2019		2020		2021		2022											
	Tot	%	Den.	%	Tot	%	Den.	%	Tot	%	Den.	%								
Loan Purpose and Type																				
Refinance	1,924	100.0	677	100.0	3,124	100.0	185	100.0	6,715	100.0	280	100.0	6,490	100.0	964	100.0	1,664	100.0	440	100.0
Total	1,924	100	677	100	3,124	100	185	100	6,715	100	280	100	6,490	100	964	100	1,664	100	440	100
Applicant Race																				
American Indian/Alaska Native	17	0.9	8	1.2	22	0.7	1	0.5	59	0.9	2	0.7	53	0.8	10	1.0	11	0.7	5	1.1
Asian	160	8.3	57	8.4	303	9.7	8	4.3	913	13.6	5	1.8	819	12.6	133	13.8	138	8.3	33	7.5
Black or African American	76	4.0	35	5.2	140	4.5	3	1.6	254	3.8	8	2.9	288	4.4	57	5.9	88	5.3	31	7.0
Hawaiian / Pacific Islander	18	0.9	4	0.6	12	0.4	0	-	28	0.4	3	1.1	22	0.3	1	0.1	2	0.1	2	0.5
White	1,210	62.9	361	53.3	1,852	59.3	135	73.0	3,639	54.2	189	67.5	3,331	51.3	431	44.7	920	55.3	206	46.8
2 or More Minority Races	2	0.1	1	0.1	2	0.1	1	0.5	3	0.0	0	-	8	0.1	1	0.1	2	0.1	2	0.5
Joint Race (White/Minority)	39	2.0	11	1.6	63	2.0	1	0.5	130	1.9	5	1.8	111	1.7	7	0.7	15	0.9	3	0.7
Race Not Available	402	20.9	201	29.7	731	23.4	36	19.5	1,691	25.2	68	24.3	1,859	28.6	324	33.6	490	29.4	160	36.4
Total	1,924	100	678	100	3,125	100	185	100	6,717	100	280	100	6,491	100	964	100	1,666	100	442	100
Applicant Ethnicity																				
Hispanic or Latino	726	37.7	281	41.5	1,196	38.3	64	34.6	2,344	34.9	112	40.0	2,410	37.1	371	38.5	713	42.8	190	43.2
Not Hispanic or Latino	828	43.0	236	34.9	1,234	39.5	88	47.6	2,831	42.2	121	43.2	2,461	37.9	347	36.0	539	32.4	132	30.0
Joint (Hisp/Lat / Not Hisp/Lat)	64	3.3	18	2.7	116	3.7	10	5.4	253	3.8	7	2.5	221	3.4	21	2.2	49	2.9	10	2.3
Ethnicity Not Available	306	15.9	142	21.0	578	18.5	23	12.4	1,287	19.2	40	14.3	1,398	21.5	225	23.3	363	21.8	108	24.5
Total	1,924	100	677	100	3,124	100	185	100	6,715	100	280	100	6,490	100	964	100	1,664	100	440	100

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023



Table 3-4
Home Improvement Loans - Denials by Race and Ethnicity in the City of Jurupa Valley (2018-2022)

Loan Category	2018				2019				2020				2021				2022				
	Tot	%	Den.	%																	
Loan Purpose and Type																					
Home Improvement Loans	577	100.0	352	100.0	429	100.0	262	100.0	254	100.0	132	100.0	342	100.0	157	100.0	478	100.0	242	100.0	
Total	577	100	352	100	429	100	262	100	254	100	132	100	342	100	157	100	478	100	242	100	
Applicant Race																					
American Indian/Alaska Native	8	1.4	7	2.0	3	0.7	3	1.1	3	1.2	1	0.8	11	3.2	11	7.0	6	1.3	4	1.7	
Asian	70	12.1	45	12.8	45	10.5	29	11.1	23	9.1	12	9.1	44	12.9	22	14.0	53	11.1	31	12.8	
Black or African American	20	3.5	11	3.1	9	2.1	4	1.5	9	3.5	6	4.5	11	3.2	5	3.2	25	5.2	9	3.7	
Hawaiian / Pacific Islander	15	2.6	15	4.3	8	1.9	7	2.7	1	0.4	0	-	0	-	0	-	5	1.0	3	1.2	
White	352	61.0	208	59.1	257	59.9	149	56.9	152	59.8	74	56.1	166	48.5	67	42.7	232	48.5	122	50.4	
2 or More Minority Races	1	0.2	1	0.3	0	-	0	-	0	-	0	-	1	0.3	1	0.6	1	0.2	1	0.4	
Joint Race (White/Minority)	10	1.7	5	1.4	8	1.9	4	1.5	2	0.8	0	-	7	2.0	5	3.2	17	3.6	7	2.9	
Race Not Available	102	17.7	61	17.3	99	23.1	66	25.2	64	25.2	39	29.5	104	30.4	48	30.6	140	29.3	66	27.3	
Total	578	100	353	100	429	100	262	100	254	100	132	100	344	101	159	101	479	100	243	100	
Applicant Ethnicity																					
Hispanic or Latino	260	45.1	173	49.1	220	51.3	153	58.4	116	45.7	80	60.6	141	41.2	78	49.7	232	48.5	136	56.2	
Not Hispanic or Latino	224	38.8	124	35.2	141	32.9	68	26.0	89	35.0	31	23.5	112	32.7	43	27.4	146	30.5	66	27.3	
Joint (Hisp/Lat / Not Hisp/Lat)	27	4.7	17	4.8	19	4.4	7	2.7	9	3.5	2	1.5	11	3.2	7	4.5	20	4.2	9	3.7	
Ethnicity Not Available	66	11.4	38	10.8	49	11.4	34	13.0	40	15.7	19	14.4	78	22.8	29	18.5	80	16.7	31	12.8	
Total	577	100	352	100	429	100	262	100	254	100	132	100	342	100	157	100	478	100	242	100	

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023



The data shows that in Jurupa Valley the White racial group had the highest number of home purchase loans completed – 47.5 percent. Other racial groups - Asian (18.2 percent) and African American (4.0 percent) had lower number of purchase loans completed in Jurupa Valley. The Hispanic ethnic group (not considered a race by the Census and other reporting agencies) had 45.8 percent of all purchase loans originated in Jurupa Valley. Denial rates by race were also analyzed. In Jurupa Valley, denial rates, as a percent of total denials as shown in **Table 3-5**, was highest for White (45.2%), Hispanic (51.5%), Asian (13.1%) and African Americans (5.2%). This table also compares the completed and denial rates with the population in the City of Jurupa Valley. White, Black or African American and Asian racial groups had more loans completed than their share of the City’s population, while Hispanics had less home purchase loans than their share of the population. There are two significant figures in this table; Asian racial group, while Asians make up 4.6 percent of the population in Jurupa Valley had 18.2 percent of the purchase loans in Jurupa Valley in 2022. While the largest ethnic group in Jurupa Valley – Hispanics, which make up 71.9 percent of the population, had 45.8 percent of completed purchase loans during the subject time period.

**Table 3-5
Home Purchase Loans Compared to Population
By Race and Ethnicity in the City of Jurupa Valley (2022)**

Demographic Data (1)			Home Purchase Loans Data (2)			
Race/Ethnicity	Pop.	%	Denials/Race		Completed Loans	
			Total	%	Total	%
White	44,658	41.5%	138	45.2%	706	47.5%
Black or African American	3,659	3.4%	16	5.2%	59	4.0%
American Indian and Alaska Native	1,184	1.1%	3	1.0%	10	0.7%
Asian	4,950	4.6%	40	13.1%	270	18.2%
Native Hawaiian and Other Pacific Islander	108	0.1%	2	0.7%	5	0.3%
Other Race	41,643	38.7%	1	0.3%	29	2.0%
Two or more races	11,407	10.6%	1	0.3%	4	0.3%
Unk/NA			104	34.1%	403	27.1%
Total	107,609	100.0%	305	100.0%	1486	100.0%
Hispanic or Latino (any race)	77,371	71.9%	157	51.5%	680	45.8%

(1) Source: US Census, July 1, 2022, (V2022)

(2) Source: CLC Compliance Technologies, Inc., Lending Patterns, Dec. 2023

Tabulations: GRC Associates, Inc., Dec. 2023

1 - Includes conventional and government-assisted (FHA, FSA/RHS and VA) home purchase applications.

2 - Denial rate based on applications that went through the complete underwriting process, and excludes applications withdrawn or files closed for incompleteness.



As shown in **Table 3-6**, which presents disposition of home purchase loans compared to the population composition in 2022, Asians were over represented by 13.6 percent, Whites by 6.1 percent and the Black/African American group by 0.6 percent. Whereas, American Indians, and Hispanic/Latinos were under represented in the City of Jurupa Valley home lending market in 2022. This was especially evident for Hispanic/Latinos (-26.1 percent).

**Table 3-6
Disposition of Home Purchase Loans Compared to Population
By Race and Ethnicity in the City of Jurupa Valley (2022)**

Race / Ethnicity	% of Total Applications	% of Total Population	% Difference in Applications to Total Population
American Indian/Alaska Native	0.7%	1.1%	-0.4%
Asian	18.2%	4.6%	13.6%
Black or African American	4.0%	3.4%	0.6%
Hawaiian / Pacific Islander	0.3%	0.1%	0.2%
White	47.6%	41.5%	6.1%
2 or More Minority Races	0.3%	10.6%	-10.3%
Joint Race (White/Minority)	2.0%	n/a	n/a
Race Not Available	27.2%	n/a	n/a
Other Race	n/a	38.7%	n/a
Total	100%	100.0%	0%
Applicant Ethnicity			
Hispanic or Latino	45.8%	71.9%	-26.1%
Not Hispanic or Latino	33.1%		
Joint (Hisp/Lat / Not Hisp/Lat)	3.6%		
Ethnicity Not Available	17.5%		
Total	100%		

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023, Home Mortgage Disposition Act (HMDA) data 2022 and US Census 2022



Table 3-7 presents the top 15 lenders in the City of Jurupa Valley. These top 15 lenders made almost all the loans originated in the City. Also, most of the purchase loans were to owner occupants, 94.9 percent. Five years ago, the top lender in Jurupa Valley was Wells Fargo Bank, making 290 purchase loans. In the 2022 year – they were not in the top 15. Other banks that were making loans in Jurupa Valley five years ago, are not as active anymore, and these banks include: Cathay Bank, Flagstar Bank and East West Bank.

**Table 3-7
Top 15 Home Purchase Lenders in the City of Jurupa Valley
By Ownership (2022)**

Rank	Lender	#	% Share	Occupancy	
				#	%
1	United Shore Financial Services, LLC	182	12.3%	167	91.8%
2	21st Mortgage Corporation	135	9.1%	133	98.5%
3	Lennar Mortgage, LLC	106	7.1%	103	97.2%
4	Rocket Mortgage, LLC	77	5.2%	72	93.5%
5	Triad Financial Services, Inc.	60	4.0%	60	100.0%
6	Loandepot.Com, LLC	36	2.4%	36	100.0%
7	Homeamerican Mortgage Corp.	33	2.2%	32	97.0%
8	OCMBC, Inc.	32	2.2%	32	100.0%
9	NMSI, Inc.	29	2.0%	27	93.1%
10	Paramount Residential Mortgage Group, Inc.	25	1.7%	23	92.0%
10	Amwest Funding Corp.	23	1.5%	13	56.5%
12	Credit Human Federal Credit Union	22	1.5%	22	100.0%
13	Home Point Financial Corporation	22	1.5%	21	95.5%
14	Royal Pacific Funding Corporation	20	1.3%	20	100.0%
15	American Financial Network, Inc.	19	1.3%	18	94.7%
Top 15 Lenders in Jurupa V. Total		821	100.0%	779	94.9%
Total in City of Jurupa Valley		911	90.1%		

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 2023, Home Mortgage Disposition Act (HMDA) data, 2022

Table 3-8 presents home purchasing loans according to the applicant’s income and gender. It shows that the largest number of applicants for both conventional and government-backed loans had incomes that were more than 120 percent of the county median income. There were 885 residents in this income group applying for a conventional loan. The approval rate for this income group was 86.8 percent. On the other hand, there were just 42 loans approved at the low-income range (0-49 percent) of median in the City of Jurupa Valley.

An analysis of lending patterns for race/ethnicity and income together helps reveal differences among applicants of different races/ethnicities of the same income levels. Although this analysis provides a more in-depth look at lending patterns, it still cannot provide a reason for any discrepancy. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a down payment and knowledge of the home-buying process, among others. The HMDA data does not provide insight into these and



many other factors. However, the City should continue to monitor the approval rates among ethnic groups and continue to take appropriate actions to remove barriers to financing, including credit counseling, down payment assistance and homebuyer education programs.

Table 3-8
Home Purchase Loans by Income and Gender (2022)

Loan Category	Total Applications				Originated				Approved Not Accepted				Denied			
	Count	%	(\$000)	%	Units	%	(\$000)	%	Count	%	(\$000)	%	Count	%	(\$000)	%
Loan Purpose and Type																
Purchase - Conventional	1,232	83.0	549,040	80.5	897	80.7	445,135	79.6	61	89.7	19,325	87.1	274	90.1	84,580	84.0
Purchase - Government	252	17.0	133,140	19.5	215	19.3	114,165	20.4	7	10.3	2,855	12.9	30	9.9	16,120	16.0
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Applicant Income																
Low (0-49% of Median)	70	4.7	25,190	3.7	40	3.6	18,470	3.3	2	2.9	760	3.4	28	9.2	5,960	5.9
Moderate (50-79% of Median)	149	10.0	28,045	4.1	62	5.6	14,400	2.6	12	17.6	1,910	8.6	75	24.7	11,735	11.7
Middle (80-119% of Median)	318	21.4	118,240	17.3	212	19.1	89,100	15.9	31	45.6	8,655	39.0	75	24.7	20,485	20.3
Upper (>=120% of Median)	885	59.6	481,015	70.5	748	67.3	414,910	74.2	20	29.4	8,780	39.6	117	38.5	57,325	56.9
Income Not Available	62	4.2	29,690	4.4	50	4.5	22,420	4.0	3	4.4	2,075	9.4	9	3.0	5,195	5.2
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Tract/BNA Characteristics																
Substantially Minority	1,450	97.7	660,860	96.9	1,081	97.2	540,305	96.6	68	100.0	22,180	100.0	301	99.0	98,375	97.7
Not Substantially Minority	34	2.3	21,320	3.1	31	2.8	18,995	3.4	0	-	0	-	3	1.0	2,325	2.3
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Low (0-49% of Median)	37	2.5	11,835	1.7	18	1.6	6,060	1.1	2	2.9	560	2.5	17	5.6	5,215	5.2
Moderate (50-79% of Median)	76	5.1	30,250	4.4	58	5.2	25,680	4.6	3	4.4	785	3.5	15	4.9	3,785	3.8
Middle (80-119% of Median)	853	57.5	379,715	55.7	625	56.2	302,655	54.1	42	61.8	13,630	61.5	186	61.2	63,430	63.0
Upper (>=120% of Median)	518	34.9	260,380	38.2	411	37.0	224,905	40.2	21	30.9	7,205	32.5	86	28.3	28,270	28.1
NA	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Low/Mod and/or Sub Minority	1,450	97.7	660,860	96.9	1,081	97.2	540,305	96.6	68	100.0	22,180	100.0	301	99.0	98,375	97.7
All Other Census Tracts	34	2.3	21,320	3.1	31	2.8	18,995	3.4	0	-	0	-	3	1.0	2,325	2.3
Total	1,484	100	682,180	100	1,112	100	559,300	100	68	100	22,180	100	304	100	100,700	100
Applicant Sex																
Male	512	34.5	238,120	34.9	391	35.2	195,115	34.9	19	27.9	6,585	29.7	102	33.6	36,420	36.2
Female	338	22.8	137,690	20.2	216	19.4	107,880	19.3	18	26.5	3,910	17.6	104	34.2	25,900	25.7
Joint	525	35.4	253,005	37.1	413	37.1	209,325	37.4	28	41.2	10,710	48.3	84	27.6	32,970	32.7
Not Applicable	105	7.1	51,835	7.6	88	7.9	45,450	8.1	3	4.4	975	4.4	14	4.6	5,410	5.4
Total	1,480	100	680,650	100	1,108	100	557,770	100	68	100	22,180	100	304	100	100,700	100

Sources: CLC Compliance Technologies, Inc., Lending Patterns, Federal Financial Institutions Examination Council, Dec. 23, Home Mortgage Disposition Act (HMDA) data, 2022



Lending Practices

Subprime Lending

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the credit standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history or nontraditional credit sources, might otherwise be unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders generally have interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the past decade, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating loans that were subprime directly.

Most subprime loans provide families with payments for the first few years at a low “teaser” rate. After that, the loans reset every six months or year to a higher, fully indexed rate, which can cost borrowers hundreds of extra dollars each month. This extra expense has increased the housing cost burden of many families and for many has ultimately resulted in foreclosure.

Predatory Lending

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs and unnecessary insurance and larger repayments due in later years. One of the most common predatory lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing overvalued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure.

In recent years, predatory lending has also penetrated the home improvement financing market. Seniors and ethnic minority homeowners are the usual targets. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have a



debt-to-income ratio that is too high to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors are often swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory as well as discriminatory lending is addressed under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age, sex and marital status. Lenders that engage in predatory lending would violate these acts if they were to target ethnic minority or elderly households to buy higher-priced and unequal loan products, treat loans for protected classes differently than those of comparably creditworthy White applicants, or have policies or practices that have a disproportionate effect on the protected classes.

Data available to investigate the presence of predatory lending are extremely limited. At present, HMDA data are the most comprehensive available for evaluating lending practices. However, as discussed before, the HMDA data lack the financial details of the loan terms to conclude any kind of predatory lending. Efforts at the national level are pushing for increased reporting requirements in order to curb predatory lending.

Predatory lending and unsound investment practices, which are central to the current home foreclosure crisis, have resulted in a credit crunch that has spread well beyond the housing market and is now affecting the cost of credit for local government borrowing, as well as local property tax revenues. To curb the future negative impact of predatory lending, in June 2009 the governor of California signed into law Assembly Bill 260, reforming mortgage lending and specifically banning predatory lending practices. The legislation created a fiduciary duty standard for mortgage brokers, eliminated compensation incentives that encourage the steering of borrowers into risky loans and established regulations on prepayment penalties.⁵

⁵*State of California AB 260*



4. Public Policies and Practices

Public policies established at the state, regional and local levels can affect housing development and therefore the range of housing choices available to residents. This section discusses the various public policies that could influence fair housing choice in the City of Jurupa Valley.

City Policies and Programs Affecting Housing Development

The Jurupa Valley General Plan, Zoning Ordinance, Consolidated Plan and other documents have been reviewed to evaluate the following potential impediments to fair housing choice and affordable housing development:

- Local zoning, building and occupancy codes.
- Provision for a variety of housing types.
- Public and administrative policies affecting housing activities.
- Moratoriums or growth management plans.
- Residential development review process and fees.
- Community representation on planning boards and commissions.

Local Zoning, Building and Occupancy Codes

Land Use and Zoning Controls

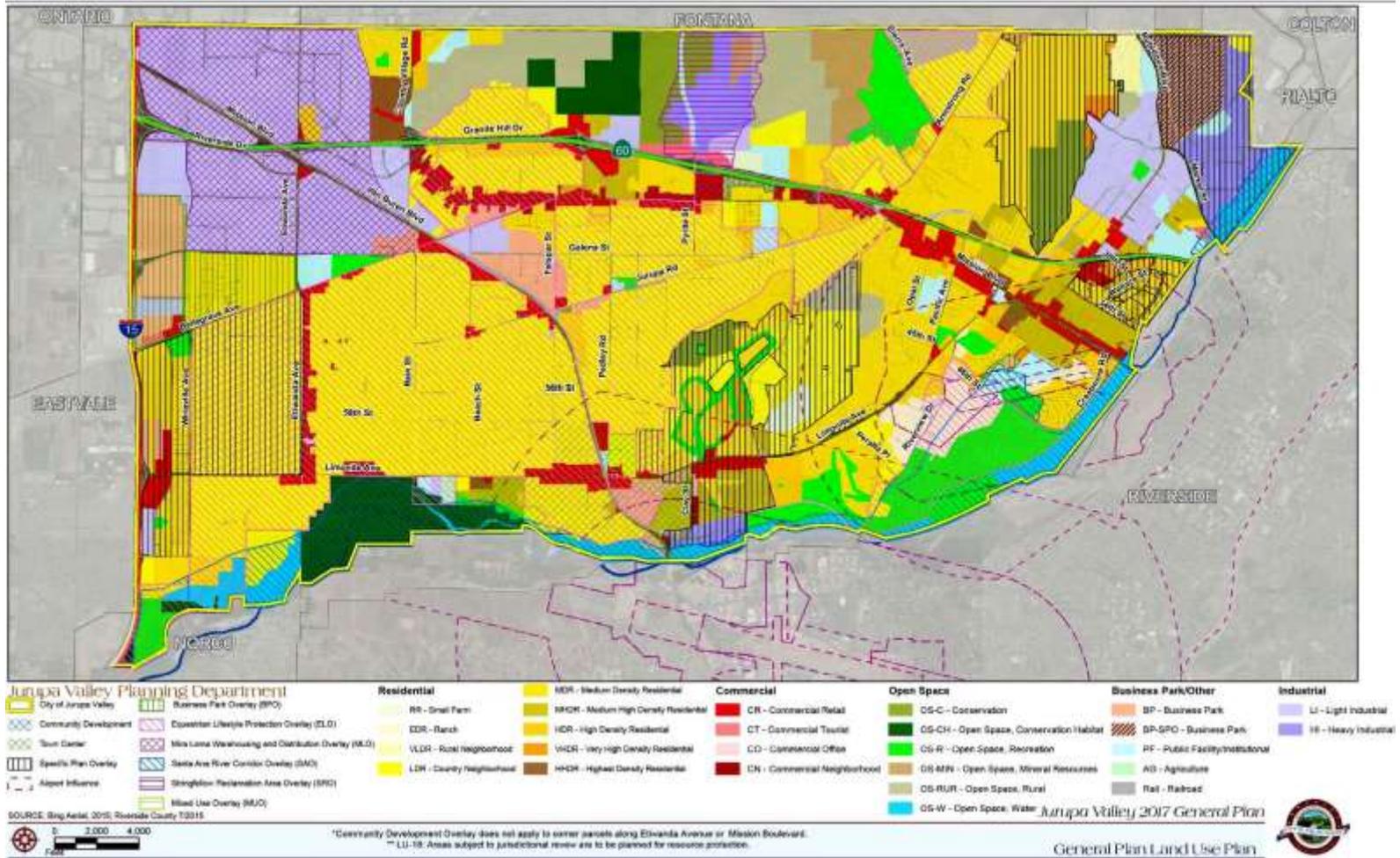
The City's policies for development are set forth in the Land Use Element of the City's General Plan, which was adopted by the City on September 7, 2017. The Land Use Element identifies the location, distribution, and density of land uses throughout the City which are implemented through its corresponding Zoning Districts. As presented in **Table 4-1**, Jurupa Valley's Land Use Element establishes nine residential land uses. Three of these are rural designations with very low density (1- to 5-acre minimums). The remaining six categories range from Country Neighborhood (LDR) of 2 dwelling units per acre (DU/Ac) to Highest Density Residential (HHDR) of 25 DU/Ac. These designations provide a range of low to high density development opportunities. In addition, the Land Use Element has a Town Center Overlay (TCO) and Mixed-Use Overlay (MUO) that allows for residential uses as seen in the table below. **Figure 4-1** shows the 2017 General Plan Land Use Map.



**Table 4-1
Residential Land-Use Designations**

General Plan Land Use Designation	Density (units/acre)	Description
Small Farm (RR)	1 unit/5 acres	Single-family detached residence on parcels of at least 5 acres
Ranch (EDR)	1 unit/2 acres	Single-family detached residence on parcels of at least 2 acres
Rural Neighborhood (VLDR)	1 unit/1 acre	Single-family detached residences on parcels of 1 to 2 acres
Country Neighborhood (LDR)	1 to 2	Single-family detached residences on parcels of ½ to 1 acre
Medium Density Residential (MDR)	2 to 5	Single-family attached and detached residences
Medium-High Density Residential (MHDR)	5 to 8	Single-family attached and detached residences
High Density Residential (HDR)	8 to 14	Single-family attached and detached residences
Very High Density Residential (VHDR)	14 to 20	Single-family attached residences and all types of multi-family dwellings
Highest Density Residential (HHDR)	20 to 25	Multi-family dwellings, includes apartments and condominiums
Mixed Use Overlay (MUO)	8 to 20	Allows a mix of uses. Flexible residential density and development standards are applied.
Town Center Overlay (TCO)	5 to 25	Applied to three historic core areas. Promotes infill and improvement of established town centers.

Source: City of Jurupa Valley General Plan 2017



Source: City of Jurupa Valley - 2017 General Plan

Figure 4-1
 2017 General Plan Land Use Map



Upon incorporation as a city in 2011, Jurupa Valley adopted the Riverside County Zoning Code by reference. **Table 4-2** summarizes the City’s residential zoning districts and their development standards, per the Housing Element Update, certified by HCD on April 22, 2022. The following section identifies several sections of the Code to be amended to better facilitate the provision of a variety of housing types to meet the diverse needs of Jurupa Valley residents.

**Table 4-2
Residential Development Standards**

Zoning District	Min Lot Size	Minimum Lot			Max Building Height (stories/ Feet)	Min Front Yard (feet)	Min Interior Side Yard (feet)	Min Corner Side Yard (feet)	Min Rear Yard (feet)	Lot Coverage
		Width (feet)	Depth (feet)	Frontage (feet)						
RR	21,780	80	---	---	40-50	---	---	---	---	---
R-1/R-1A	7,200	60	100	60	3-story/ 40	20	10% of lot width	10	10	50%
R-A	20,000	100	150	---	40-50	20	---	---	---	---
R-2	7,200	---	---	---	3-story/ 40	20	10% of lot width	10	10	60%
R-2A	7,200	---	---	---	2-story/ 30	20	5	---	10	60%
R-3	7,200	60	100	---	50-75	10	5	10	10	50%
R-3A	9,000	---	---	---	50-75	10	5	10	10	50%
R-4	3,500	40	80	---	40-50	20	5	10	10	---
R-5	None	n/a	n/a	n/a	50-75	50	50	50	50	---
R-6	5,000	---	---	30	35-50	10	---	---	10	---
R-T	3,600/ 7,200	40/60	100	30/45	40	20	5	5	5	---
PUD	---	---	---	---	---	10	5	10	10	varies

Source: City of Jurupa Valley Housing Element Update, Certified by HCD on April 22, 2022

The governmental factor that most directly influences the supply and cost of housing is permitted densities, with higher-density housing reducing land costs on a per-unit basis and thus facilitating the development of affordable housing. Although housing affordability alone is not a fair housing issue, many low- and moderate-income households are disproportionately concentrated in groups protected under the fair housing laws, such as persons with disabilities and persons of color. When the availability of affordable housing is limited, this indirectly affects the housing choices available to groups protected by fair housing laws.



Based on an analysis of affordable housing development in Western Riverside County and discussions with local developers, the City of Jurupa Valley has determined that a base density of 25 units/acre is appropriate to accommodate the City’s lower income housing needs (*source: Jurupa Valley Housing Element Update, certified by HCD on April 22, 2022*). The City plans to amend the Land Use Map of the General Plan to add 69.2 acres of HHDR-designated land with appropriate zoning to allow multi-family ownership and rental housing. The HHDR land use designation allows a density of 21-25 dwelling units per acre, with additional density possible through state-mandated density bonuses. The additional acreage will enable the City of Jurupa Valley to meet and exceed its 2021-2029 RHNA while also protecting the rural, country aesthetics of the City.

Parking Requirements

Parking requirements do not constrain the development of housing directly. However, parking requirements may reduce the amount of available lot areas for residential development. The City determines the required number of parking spaces based on the type and size of the residential unit and has found the required parking spaces to be necessary to accommodate the number of vehicles typically associated with each residence. **Table 4-3** provides further details regarding parking for residential development.

**Table 4-3
Residential Parking Standards**

Type of Residential Development	Required Parking Spaces (off street)
1. Single family dwelling unit	Two spaces per dwelling unit
2. Multi family dwelling unit	Studio or 1 BR: 1.25 spaces per unit 2 BD: 2.25 spaces per unit 3 BD: 2.75 spaces per unit (add 1 space per employee) Multi Family PRD: 1.5 spaces per unit
3. Planned Residential Development	1 BR: 1.5 space per unit 2 BR or more: 2.5 spaces per unit
4. Senior Housing	See Single-Family and Multi-Family requirements
5. Mobile Home Parks	Two spaces per trailer or mobile home space* (add guest space per 8 mobile home spaces)
6. Accessory Dwelling Units	1 space per unit
<i>Source: Jurupa Valley Municipal Code, 2021</i>	

Inclusionary Housing

Inclusionary housing is a policy ensuring that a portion of new housing units are reserved for working persons of modest means who already live in or wish to move to the community, such as teachers, police and fire personnel, health care workers, sales clerks, and administrative support staff. On August 18th, 2022, The City of Jurupa Valley adopted its Inclusionary Housing Ordinance



(IHO). The ordinance applies to all residential or mixed-use development projects approved after September 17, 2022. The City has put on its website links to a collection of helpful documents, as well as a link to the ordinance text, to ensure applicants and the public are aware of the requirements for new residential development.

Density Bonus

California Government Code §65915-65918 requires local governments to grant a density bonus of at least 20% (5% for condominiums) and an additional incentive, or financially equivalent incentive(s), to a developer of a residential project that agrees to provide at least:

- At least 5% of the housing units are restricted to very low-income residents.
- At least 10% of the housing units are restricted to lower-income residents.
- At least 10% of the housing units in a for-sale common interest development are restricted to moderate income residents.
- 100% of the housing units (other than manager's units) are restricted to very low, lower and moderate-income residents (with a maximum of 20% moderate).
- At least 10% of the housing units are for transitional foster youth, disabled veterans or homeless persons, with rents restricted at the very low income level.
- At least 20% of the housing units are for low income college students in housing dedicated for full-time students at accredited colleges.
- The project donates at least one acre of land to the city or county for very low income units, and the land has the appropriate general plan designation, zoning, permits and approvals, and access to public facilities needed for such housing.
- The project is a senior citizen housing development (no affordable units required).
- The project is a mobile home park age-restricted to senior citizens (no affordable units required).

Density bonus law also applies to senior housing and projects that include a childcare facility. In addition to the density bonus stated above, the statute includes a sliding scale that requires:

- An additional 2.5% density bonus for each additional increase of 1% in the number of Very Low income units above the initial 5% threshold;
- A density increase of 1.5% for each additional 1% increase in the number of Low income units above the initial 10% threshold; and
- A 1% density increase for each 1% increase in the number of Moderate income units above the initial 10% threshold.



These bonuses reach a maximum density bonus of 35% when a project provides 11% very low income units, 20% low-income units, or 40% moderate income units. In addition to a density bonus, at the discretion of the approving jurisdiction, developers may also be eligible for one of the following concessions or incentives:

- Reductions in site development standards and modifications of zoning and architectural design requirements, including reduced setbacks and parking standards;
- Mixed used zoning that will reduce the cost of the housing, if the non-residential uses are compatible with the housing development and other development in the area; and
- Other regulatory incentives or concessions that result in “identifiable, financially sufficient, and actual cost reductions.”

Jurisdictions may not impose any development (or density) standard that, by itself, would preclude the construction of a project with the density bonus and the incentives or concessions to which the developer is entitled. To achieve compliance with the state density bonus law, jurisdictions must reevaluate their development standards in relation to the maximum achievable densities for multifamily housing.

State density bonus law also specifies alternative parking standards which may be utilized at the request of the developer; use of these standards does not count towards a project's development incentives/concessions. These reduced parking standards are inclusive of guest parking and handicapped parking, may be tandem and/or uncovered, and are applicable to the entire development project.

- Zero to one bedroom: one on-site parking space
- Two to three bedrooms: two on-site parking spaces
- Four or more bedrooms: two and one-half on-site parking spaces

AB 744, signed into law in October 2015, further amends density bonus law to provide additional by-right reductions in parking for density bonus projects. Specifically, for density bonus projects which include the maximum percentage of low income or very low income units (20% and 11%, respectively) and located within one-half mile of a major transit stop with "unobstructed access", upon the request of the developer, the jurisdiction shall not impose a vehicular parking ratio, inclusive of handicapped and guest parking, that exceeds 0.5 spaces per bedroom. Senior rental housing and housing for special needs populations also qualify for by-right parking reductions when either paratransit service is provided, or unobstructed access to a fixed bus route service that operates at least eight times per day is available within one-half mile.

Jurupa Valley will be undertaking a comprehensive update to its Zoning Code beginning in 2020. As part of this update, the City will amend its provisions for density bonuses to provide consistency with current state law and the City's adopted Housing Element policies.



Building Codes

Building and safety codes are adopted to preserve public health and safety, and ensure the construction of safe and decent housing. These codes and standards also have the potential to increase the cost of housing construction or maintenance. The City of Jurupa Valley has adopted the latest edition of the California Building Standards Code. Other codes commonly adopted by reference within the region include the California Mechanical Code, the California Plumbing Code, the California or National Electric Code, the Uniform Housing Code, and the California Fire Code. The City has not adopted any local amendments that constrain the development, maintenance, or preservation of housing.

The City's building codes require that new residential construction comply with the American with Disabilities Act (ADA) per federal law. ADA regulations include requirements for a minimum percentage of units in new developments to be fully accessible to the physical disabled.

The City of Jurupa Valley has established a Code Enforcement program to ensure a high quality of life throughout the communities and maintain property values. Code compliance in the City is a responsive program under which property inspections are done only when inspection requests and complaints are received. Such a system may result in under-reporting of code compliance issues, particularly with regard to the rental housing stock. Often, tenants fear retaliation from the landlords and are therefore less willing to report an issue. Legal residency issues or language barriers may be another obstacle for reporting code compliance issues.

Occupancy Standards

Local occupancy standards more stringent than those established by the State have been deemed unconstitutional by the courts. All California jurisdictions are mandated to follow the occupancy standards established under the State Uniform Housing Code (UHC). The UHC requires that every dwelling, except studio apartments, have one room with at least 120 square feet of floor area. Two persons are permitted to use a room for sleeping purposes if it has a total area of not less than 70 square feet. When more than two persons occupy a room, the required floor area must be increased by 50 square feet per occupant. The UHC is based on health and safety considerations, and is not intended to discriminate based on familial status. The Jurupa Valley Zoning Ordinance does not contain residential occupancy standards.



Variety of Housing Opportunity

Through its zoning powers, Jurupa Valley provides development opportunities for a variety of housing types to promote diversity in housing price and style to meet the needs of its residents. Some of these housing types include single-family, multi-family, second dwelling units, manufactured homes, mobile home parks, licensed community care facilities, employee housing for seasonal or migrant workers, assisted living facilities, emergency shelters, supportive housing, transitional housing, and single room occupancy (SRO) units. **Table 4-4** summarizes the housing types permitted in each of the Jurupa Valley zoning districts where residential uses are permitted. Additional information about these housing types are included below.

Single- and Multi-Family Uses. One-family dwellings are permitted uses in most residential zones. Multi-family dwellings are permitted in the R-4 zone, as well as the R-2, R-3, and R-6 zones with the approval of a Site Development Permit. The Site Development Permit process is a discretionary review process that differs from conditional use permit review in that it is strictly concerned with design and the application of conditions to address traffic safety, parking, noise and other standards, not land use or compatibility. Conditions of approval may be imposed that must be met prior to or concurrent with project development. However, Site Development Permits are less costly and processed more quickly than conditional use permits. Site Development Permits for residential projects are typically acted upon by the Planning Director and generally do not require Planning Commission approval, except for special cases such as cellular sites and detached accessory structures.

Manufactured Housing. State law requires local governments to permit manufactured and mobile homes meeting federal safety and construction standards on a permanent foundation (and permanently connected to water and sewer utilities, where available), in all single-family residential zoning districts (§65852.3 of the *California Government Code*). For purposes of permit issuance, Jurupa Valley permits mobile homes on a foundation system on all lots zoned to permit single family dwellings. The installation of manufactured homes not on foundations is allowed whenever it is specifically provided for in the various zone classifications, and is subject to the requirements and standards set forth in those zones. A mobile home permitted in the R-R and R-A zones, however, is subject to additional development standards regarding minimum floor area and lot size. These requirements are standard for most California jurisdictions and are similar to those of Riverside County.



**Table 4-4
Jurupa Valley Permitted Uses by Zone**

Zoning District	One-Family Dwelling	Multiple Family Dwelling	Second Units	Congregate Care Facilities	Emergency Shelter	Transitional/ Supportive Housing	Farm Worker Housing	Employee Housing	SRO	Manufactured Housing/ Mobile-Home	Mobile-Home Park	Planned Residential Development
R-R/R-RO	P	NP	P	NP	NP	P	NP	NP	NP	P	CUP	P#
R-1/R-1A	P	NP	P	NP	NP	P	NP	NP	NP	P	CUP	P#
R-A	P	NP	P	NP	NP	P	NP	NP	NP	P	CUP	P#
R-2	P	P*	P	P*	NP	P	NP	P*	P*	P	CUP	P#
R-2A	P	P*	P	P*	NP	P	NP	P*	P*	P	CUP	P#
R-3	P*	P*	P	P*	NP	P	NP	P*	P*	P	CUP	P#
R-3A	P	NP	P	NP	NP	P	NP	NP	NP	P	CUP	P#
R-T	P	NP	P	NP	NP	P	NP	P*	P*	P	CUP	P#
R-T-R	P	NP	P	NP	NP	P	NP	NP	NP	P		P#
R-4	P*	P*	P	P*	NP	P	NP	P*	P*	P	CUP	P#
R-6	P	P	P	NP	NP	P	NP	P	P	P	CUP	P#
PUD	PUD	PUD	PUD	PUD	NP	PUD	PUD	PUD	PUD	PUD	PUD	P#
I-P	NP	NP	NP	NP	P	NP	NP	P*	NP	P*	NP	NP
A1	P	NP	P	NP	NP	P	P*	NP	NP	P*	CUP	P#
A-2	P	NP	P	NP	NP	P	P*	NP	NP	P*	CUP	P#
W-2	P	NP	P	NP	NP	P	NP	NP	NP	NP	NP	P#
R-D	P	P*	P	NP	NP	P	NP	NP	NP	P	CUP	P#
N-A	P	NP	P	NP	NP	P	NP	NP	NP	P*	NP	P#

P = Permitted by Right; CUP = Conditional Use Permit; NP = Not Permitted; P* = Site Development Permit; P# = Requires PC/CC review; PUD = Allowed with PUD; rezoning required

Notes: 1. Transitional and Supportive housing subject to same requirements that apply to standard residential uses.

2. Employee housing for six or fewer persons is treated as a single-family structure and residential use.

Source: City of Jurupa General Plan 2017



Residential Care Facilities. The Lanterman Developmental Disabilities Services Act (§5115 and §5116 of the *California Welfare and Institutions Code*) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer mentally disordered or otherwise handicapped persons is required by law. A state-authorized, certified, or authorized family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour a-day basis is considered a residential use to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes (commonly referred to as “group” homes) for six or fewer persons than are required of other permitted residential uses in the zone. The Lanterman Act covers only licensed residential care facilities.

The City of Jurupa Valley defines congregate care residential facilities as “a housing arrangement, developed pursuant to Article XIX of the Zoning Code, where nonmedical care and supervision are provided, including meals and social, recreational, homemaking and security services.” Congregate care facilities are currently permitted in the R-2, R-3 and R-4 zones, subject to approval of a Conditional Use Permit. The Code does not currently contain explicit provisions for small (6 or fewer) residential care facilities, and is thus does not currently comply with the Lanterman Act. As part of the comprehensive Zoning Code update, the City will amend its provisions for licensed residential care facilities to ensure consistency with the Lanterman Act.

Emergency Shelters. An emergency shelter is a facility that provides temporary shelter and feeding of indigents or disaster victims, operated by a public or non-profit agency. State law requires jurisdictions to identify adequate sites for housing that will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (§65583(c)(1) of the *California Government Code*). State law (SB 2) requires that local jurisdictions make provisions in their zoning codes to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions may establish standards to regulate the development of emergency shelters.

Jurupa Valley permits emergency shelters in its Industrial Park (I-P) zone, subject to the development standards allowed under SB 2, such as minimum floor area for each client, minimum interior waiting and client intake areas, off-street parking and outdoor lighting requirements, and the requirement for an on-site manager and at least one additional staff member to be present on-site during hours of operation. The City has a number of large, vacant I-P zoned sites totaling 290 acres. Upon incorporation, the City adopted the Riverside County Zoning Code by reference. The County Zoning Code contains distance requirements for emergency shelters that extend beyond the basic 300-foot distance between two shelters as permitted by SB 2. The City will remove the distance requirement as part of the Zoning Code update.

Transitional and Supportive Housing. State law (SB 2) requires local jurisdictions to address the provisions for transitional and supportive housing. Under Housing Element law, transitional housing means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and reassignment of the assisted unit to



another eligible program participant at a predetermined future point in time that shall be no less than 6 months from the beginning of the assistance (*California Government Code* §65582(h)). For example, a multi-family dwelling that is designated as a temporary (typically 6 months to 1 year) residence for abused women and children, pending relocation to more permanent housing.

Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 commencing with §4500 of the *Welfare and Institutions Code*) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people (*California Government Code* §§65582(f) and (g)). Accordingly, state law establishes transitional and supportive housing as residential uses and therefore, local governments cannot treat these uses differently from other similar types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). The City of Jurupa Valley's Zoning Code currently does not include provisions for transitional or supportive housing. The City will include provisions for transitional and supportive housing as part of the Zoning Code update consistent with SB 2, as provided in Program HE 3.1.9 of the City's adopted General Plan.

Single Room Occupancy (SRO). AB 2634 mandates that local jurisdictions address the provision of housing options for extremely low-income households, including Single Room Occupancy units (SRO). SRO units are typically one room units intended for occupancy by a single individual. It is distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and a bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. There are minimum standards for SROs (including a minimum floor area requirement) under the *California Health and Safety Code*.

The City of Jurupa Valley's Zoning Code does not specifically address SROs. As part of the upcoming Zoning Code update, the City will include provisions to address SRO housing.

Farm Worker and Employee Housing. The California Employee Housing Act requires that housing for six or fewer employees be treated as a regular residential use. In general, the *California Health and Safety Code* §17008(a) defines "employee housing" as "any portion of any housing accommodation, or property upon which a housing accommodation is located, if all of the following factors exist:

- (1) The accommodations consist of any living quarters, dwelling, boardinghouse, tent, bunkhouse, maintenance of-way car, mobile home, manufactured home, recreational vehicle, travel trailer, or other housing accommodations, maintained in one or more buildings or one or more sites, and the premises upon which they are situated or the area set aside and provided for parking of mobile homes or camping of five or more employees by the employer.



- (2) The accommodations are maintained in connection with any work or place where work is being performed, whether or not rent is involved.” Section 17005 of the *California Health and Safety Code* identifies the few types of employees excluded, and Section 17008 provides a detailed definition of employee housing. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds or 12 units be treated as an agricultural use and permitted where agricultural uses are permitted.

Section 17005 of the *California Health and Safety Code* identifies the few types of employees excluded, and Section 17008 provides a detailed definition of employee housing. The Employee Housing Act further defines housing for agricultural workers consisting of 36 beds or 12 units be treated as an agricultural use and permitted where agricultural uses are permitted. The City of Jurupa Valley permits agricultural uses in a number of its residential zones, although there are no large-scale agricultural properties or businesses in the City at this time. The Zoning Code does not specifically address farm worker housing in residential zones, but does allow farm worker housing in the City’s agricultural zones (A-1 and A-2) with Site Development Permit approval, and single-family dwellings are permitted by right in these zones. As part of the comprehensive Zoning Code update, the City will amend the Zoning Code to address the requirements of the Employee Housing Act.

Definition of Family

A city’s zoning ordinance can restrict access to housing for individuals living together but failing to qualify as a “family” by the definition specified in the document. Even if the ordinance provides a broad definition, deciding what constitutes a “family” should be avoided by cities to prevent confusion or unintentional restrictiveness. Particularly, when the zoning ordinance uses terms such as single-family homes, defining family in too-detailed terms could restrict access to housing for certain segments of the population.

Jurupa Valley’s Zoning Code defines *family* as “an individual or two or more persons related by blood or marriage, or a group of not more than five persons, excluding servants, who are not related by blood or marriage, living together as a single housekeeping unit in a dwelling unit.” There are a number of state and federal rules that govern the definition of family, including the Federal Fair Housing Amendments Act of 1988, the California Fair Housing and Employment Act, the California Supreme Court case, *City of Santa Barbara v Adamson* (1980), and the California Constitution privacy clauses that have prompted redefining *family*. Many traditional zoning definitions of *family* required household members to be related; however, this definition discriminated against disabled persons sharing housing, and also against other unrelated persons living together, even though related individuals with similar household sizes were allowed to live together. Pursuant to the City’s General Plan Program HE 3.1.9, this definition will be amended to remove: 1) any reference to the number of persons that can be considered a “family,” and 2) any reference to how members of a “family” are to be related. This amendment will be processed as part of the comprehensive Zoning Code update.



Zoning Provisions for Accessory Dwelling Units (“Second” Units)

Accessory dwelling units, or ADUs, are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking, and sanitation. ADUs can serve as an alternative source of affordable housing for lower income households and seniors. These units typically rent for less than apartments of comparable size. California law requires local jurisdictions to adopt ordinances that establish the conditions under which ADUs are permitted (*California Government Code, §65852.2*), and requires local governments to use a ministerial, rather than discretionary process for approving ADUs. A ministerial process is intended to reduce permit processing periods and development costs, because ADU applications that comply with local zoning regulations and standards can be approved without a public hearing.

In December 2020, the City of Jurupa Valley adopted a new Accessory Dwelling Units (ADUs) Ordinance. This ordinance included updates to clarify the different types of ADUs permitted and to incentivize an increase in housing citywide. In Jurupa Valley, ADUs are defined as an attached or detached residential dwelling unit that is 1,000 square feet in size or less that provides complete living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking, and sanitation, and is located on a lot with a proposed or existing single dwelling unit or multiple dwelling units.

Reasonable Accommodation for Persons with Disabilities

Under the federal Fair Housing Act, the City is required to make reasonable accommodations in rules, policies, practices, and services when such accommodations may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. Such accommodations may include the relaxation of parking standards and structural modifications such as wheelchair ramps.

Building and development standards may constrain the ability of persons with disabilities to live in housing units that are suited to their needs. The City considers requests for reasonable accommodation when requests are made. The City developed formal, written procedures for reasonable accommodations as part of the Zoning Code update – which became Section 9.310 of the Municipal Code. It is the policy of the City of Jurupa Valley, pursuant to the Federal Fair Housing Amendments Act of 1988 and the California Fair Employment and Housing Act (hereafter "fair housing laws"), to provide individuals with disabilities reasonable accommodation in rules, regulations, policies, practices, and procedures to ensure an equal opportunity for access to housing and facilitate the development of housing for individuals with disabilities. The City formally established a procedure for making requests for reasonable accommodation in or modification of land use, zoning and building regulations, policies, practices and procedures of the jurisdiction to comply fully with the intent and purpose of fair housing laws.



The City of Jurupa Valley has adopted the 2019 California Building Standards Code. Other codes commonly adopted by reference within the region include the California Mechanical Code, the California Plumbing Code, the California or National Electric Code, the Uniform Housing Code, and the California Fire Code. Less common are the California Uniform Code for the Abatement of Dangerous Buildings, the Urban-Wildland Interface Code, and the Uniform Code for Building Conservation. The City has not adopted any local amendments that constrain the development, maintenance, or preservation of housing. The City's Housing Element, certified on April 22, 2022, establishes the following programs to promote housing accessibility:

- **HE 1.1.21 Mixed Housing Types and Densities.** Continue to work with residential developers to develop a range of housing types and densities for all income levels, including affordable housing, using creative planning concepts such as traditional neighborhood design, small lot subdivisions, planned unit developments, area and specific plans, and mixed-use development
- **HE 1.1.22 Lanterman Act Ordinance.** Update the Jurupa Valley Municipal Code disability accessibility provisions to ensure consistency with state law, including all requirements for the Lanterman Act.
- **HE 1.1.23 Affordable Housing for Disabled Persons.** Encourage, and as budget allows, help support programs providing increased opportunities for disabled persons in affordable residential units rehabilitated or constructed through City or County programs.



Public Policies Concerning Community Development and Housing Activities

Pursuant to California state law, the housing element of every community's general plan is required to be reviewed by the state Housing and Community Development Department (HCD) to assure compliance with housing laws. An important criterion of HCD approval of any housing element includes a determination that the local jurisdiction's policies do not unduly constrain the maintenance, improvement and development of a variety of housing choices for all income levels. HCD has reviewed Jurupa Valley's 2021-2029 Housing Element and determined the City's residential land use regulations and procedures do not serve as a constraint, and have certified the City's Housing Element as in compliance with State law.

An important component of the Housing Element is the City's description of what it hopes to achieve during the current planning period. This is accomplished with a statement of goals, policies, actions, and quantified objectives on the maintenance, preservation, improvement, and development of housing to help meet the housing needs of all residents. The objectives and actions described in Table 4-5 reflect the assessment of the City's housing needs and summarize Housing Element programs, responsible parties, and anticipated time frames for their implementation. All items in Table 4-5 are developed to further the goals set forth by the City and to meet newly implemented state and federal housing laws for the requirements of the 6th cycle and the needs of the growing community. In addition to the Housing Action Plan, the City conducted a Fair Housing Assessment, as required by HCD's Affirmatively Furthering Fair Housing (AFFH) guidelines. The analysis includes a specific matrix of Fair Housing action items - as presented in **Table 4-5** - that establishes a comprehensive set of goals and policies to address the community's housing needs.

Moratoriums/Growth Management

The City of Jurupa Valley does not have any building moratoriums or growth management plans that limit housing construction.



**Table 4-5
City of Jurupa Valley Housing Element Goals and Policies**

Goals	Policy
<p>Goal HE 1:</p> <p>Encourage and, where possible, assist in the development of quality housing to meet the City’s share of the region’s housing needs for all income levels and for special needs populations.</p>	<ul style="list-style-type: none"> ▪ HE 1.1.1. General Plan and Zoning Amendments. Amend General Plan and Zoning Ordinance and Map to designate 62.7 acres for residential use at HHDR density (up to 25 du/acre) to help meet Lower Income RHNA needs. Zoning Ordinance amendments shall be amended within 3 years of the October 15, 2021 beginning of the 5th Cycle planning period. ▪ HE 1.1.2. Housing Authority Coordination. Coordinate with the Riverside County Housing Authority to pursue grant funding and other incentives to promote and assist the nonprofit and/or private production of housing affordable to lower income households. Utilize public financing tools when available, including revenue bonds, Community Development Block Grant (CDBG), HOME, and Low-Income Housing Tax Credit (LIHTC) program funds. ▪ HE 1.1.3. Mobile Homeowner Assistance. As resources allow, use federal and state grant funds, when available, to assist seniors, veterans and other lower income households purchase and/or improve mobile homes. ▪ HE 1.1.4. Affordable Housing Incentives. Consider establishing incentives for developers of new housing that is affordable to lower income households and special needs groups, such as: fast track/priority application and permit processing, density bonuses and/or fee waivers, assist affordable housing developers with right-of-way acquisition, off-site infrastructure improvements and other development costs, and assist in securing federal or state housing financing resources. Incentives should be considered for new housing developments of 100 or more units in which at least 15% of total units are sold or rented at prices affordable to households with incomes below 80% of the Riverside County Area Median Income (AMI). ▪ HE 1.1.5 Employee Housing Act Ordinance. Update the Jurupa Valley Municipal Code to include provisions for work force housing/ employee housing to ensure consistency with state law, including all requirements for the Employee Housing Act ▪ HE 1.1.6 Affordable Housing Development Review. Develop SB35 expedited review process guide and qualification checklist for the development of affordable housing units in the City for developers. ▪ HE 1.1.7 Accessory Dwelling Units. Develop ADU informational materials and 'as built' sample plans to promote the development of ADUs in the City and monitor the development of ADU’s annually to meet the minimum of the ADU assumption. ▪ HE 1.1.8. Density Provisions. Update the Jurupa Valley Municipal Code and General Plan density provisions to ensure consistency with government codes, including minimum density requirements and density bonuses, as required by state law, to encourage production of smaller, affordable housing, particularly in Town Centers and in higher density, mixed-use and other areas where appropriate and compatible with adjacent development. ▪ HE 1.1.9. Affordable Housing In-Lieu Fees. Establish a City affordable housing fund and affordable housing in-lieu fee program. Work with private housing developers to include affordable units and/or make in-lieu contribution to City’s affordable housing fund. ▪ HE 1.1.10. City Development Fees. Develop a sliding scale fee assistance program where the amount and type of City development fees may be waived



Goals	Policy
	<p>by the City Council based on the number of affordable units proposed (i.e., as the number of affordable units increases, the amount of fee waiver increases).</p> <ul style="list-style-type: none"> ▪ HE 1.1.11. Assistance Programs. Create programs and grant application program to provide the CDBG funds obtained by the City to the community for neighborhood development. ▪ HE 1.1.12. Site Identification. Work with public, private and nonprofit housing entities to identify candidate sites for new construction of rental housing for seniors and other special housing needs, and take all actions necessary to expedite processing and approval of qualified projects determined by the City. ▪ HE 1.1.13. Updated Land Use Inventory and Map. Establish and maintain a Land Use Inventory and a map that provide a mechanism to monitor a) acreage and location by General Plan designation, b) vacant and underutilized land, and c) build-out of approved projects utilizing the City’s GIS system and supported by mapping. Maintain the Land Use Inventory on a regular basis, as frequently as budget allows. ▪ HE 1.1.14. Candidate Sites Mapping. Collaborate with developers to identify vacant and underutilized properties as candidate sites for affordable or mixed market rate/affordable housing development and identify them in the Land Use Inventory. ▪ HE 1.1.15. Homeless Shelter. In cooperation with nonprofit organizations, adjacent cities, and with Riverside County, encourage the development of a homeless shelter to meet Jurupa Valley’s and adjacent communities’ homeless shelter needs. ▪ HE 1.1.16. Homelessness Strategy. Until a permanent shelter or shelters can be established within the City, the City shall work with Riverside County and local housing agencies to help prepare a homelessness strategy to address immediate needs dealing with safety, health and sanitation, environmental health, temporary housing, and access to homeless services. ▪ HE 1.1.17. Creative Housing Solutions. Provide incentives to encourage development of a range of creative and affordable housing types to accommodate homeless persons, seniors, disabled persons, and other low and extremely low-income populations, such as single room occupancy dwellings (SROs), pre-fabricated housing, so-called “tiny houses,” and other emerging housing products. Potential incentives include priority permit processing, fee waivers or deferrals, flexible development standards, supporting or assisting with funding applications, and coordinating with housing developers. ▪ HE 1.1.18. Coordination with Non-Profit Housing Providers. Continue to work with non-profit organizations, such as National Community Renaissance, Mary Erickson Housing, and Habitat for Humanity, in the production of affordable and self-help housing for all special needs groups. ▪ HE 1.1.19. Flexible Standards. Continue to provide for flexibility in the design of residential development through the processing of planned unit developments (PUDs), area and specific plans, and town center plans, and through the application of Zoning Ordinance provisions allowing flexible lot sizes and development standards. ▪ HE 1.1.20 Inclusionary housing Ordinance. Study the feasibility of adopting an Inclusionary Housing Ordinance. ▪ HE 1.1.21. Mixed Housing Types and Densities. Continue to work with residential developers to develop a range of housing types and densities for all income levels, including affordable housing, using creative planning concepts such as traditional neighborhood design, small lot subdivisions, planned unit developments, area and specific plans, and mixed-use development.



Goals	Policy
	<ul style="list-style-type: none"> ▪ HE 1.1.22 Lanterman Act Ordinance. Update the Jurupa Valley Municipal Code disability accessibility provisions to ensure consistency with state law, including all requirements for the Lanterman Act. ▪ HE 1.1.23. Affordable Housing for Disabled Persons. Apply for grant money and as budget allows, help support programs providing increased opportunities for disabled persons in affordable residential units rehabilitated or constructed through City or County programs. ▪ HE 1.1.24 Code and Fee Transparency. Regularly review and update the City’s website and other materials to ensure that planning and development processes, regulations and fees are readily accessible and transparent. ▪ HE 1.1.25 Transitional, Temporary and Permanent Supportive Housing, and Low Barrier Navigation Centers. Review and update the City’s Zoning Code to ensure that transitional, temporary and permanent supportive housing and low barrier navigation centers are allowed by-right in zones allowing similar types of residential development as required by state law. ▪ HE 1.1.26 Development within Density Range. Encourage development at the upper limits of the allowable General Plan density range to increase housing choice in the City. Requests for densities below the allowable density range should generally be discouraged except where environmental constraints or other factors limit the development potential of a site.
<p>Goal HE 2:</p> <p>Conserve and improve the housing stock, particularly housing affordable to lower income and special housing needs households.</p>	<ul style="list-style-type: none"> ▪ HE 2.1.1. Adaptive Housing Strategies. Develop program to assist in creative strategies for the rehabilitation and adaptive reuse of residential, commercial, and industrial structures for housing, if appropriate. ▪ HE 2.1.2. Code Enforcement. Ensure that housing is maintained through code enforcement activities. Continue to administer the Code Enforcement Program to eliminate unsafe, illegal, and substandard conditions in residential neighborhoods and residential properties. HE 2.3 Public Housing. Encourage the Riverside County Housing Authority to pursue federal and state funds to modernize public housing affordable to very low and low-income households. ▪ HE 2.1.3. Affordable Mobile Homes Conservation. Conserve affordable mobile home housing stock and help bring such housing up to code through mobile home loan and improvement grants funded by CDBG and other funds, as available. ▪ HE 2.1.4. Affordable Homes Conservation. Conserve affordable housing stock and help bring such housing up to code through and improvement grants funded by CDBG and other funds, as available. ▪ HE 2.1.5. Bilingual Outreach. As resources allow, provide bilingual outreach materials and activities to educate and inform the community about available housing rehabilitation programs and resources. ▪ HE 2.1.6. Monitor Assisted Units. Help ensure that affordable housing assisted with public funds remains affordable for the required time through maintenance of an inventory of assisted units which is monitored for expiration of assisted housing. ▪ HE 2.1.7. Preserve At-Risk Housing Units. Preserve grantassisted, bond-financed, density bonus or other types of affordable units at risk of conversion to market rate during the planning period by working with the Riverside County Housing Authority or other nonprofit housing entities to 1) purchase the units using state, federal or local financing and/or subsidies, 2) assist with low or no interest loans for rehabilitation, as budget allows, 3) support bond refinancing, and 4) refer the project sponsor to other federal or local sources of below-



Goals	Policy
	<p>market financing. City shall also ensure compliance with state noticing and tenant education requirements.</p> <ul style="list-style-type: none"> ▪ HE 2.1.8 Affordability Covenants. As a condition of project approval, require new affordable housing projects to remain affordable for a specific time, consistent with and as required by the funding program(s) in which they participate, through covenants with the project proponent, Housing Authority or other housing agency. ▪ HE 2.1.9 Remove Government Constraints. Evaluate the zoning ordinance, subdivision requirements, and other City regulations to remove governmental constraints to the maintenance, improvement, and development of housing, where appropriate and legally possible. Evaluate and revise as appropriate the City’s density requirements for the Highest Density Residential land use designation (HHDR) to address constraints for housing development including impacts on feasibility of proposals.
<p>Goal HE 3:</p> <p>Promote equal housing opportunities for all persons.</p>	<ul style="list-style-type: none"> ▪ HE 3.1.1. Fair Housing Council. Utilize the services of the Fair Housing Council of Riverside County to implement a number of programs, including: 1) audits of lending institutions and rental establishments, 2) education and training of City staff, and 3) fair housing outreach and education regarding fair housing laws and resources. ▪ HE 3.1.2. Education and Outreach. Continue to use the services of the Fair Housing Council to provide education and outreach services to the public in both Spanish and English (also see HE 3.1.1 above). ▪ HE 3.1.3. Public Housing and Rental Assistance. Develop program to assist in creative strategies for the rehabilitation and adaptive reuse of residential, commercial, and industrial structures for housing, if appropriate. ▪ HE 3.1.4. First-Time Homebuyers Assistance. Explore the feasibility of developing a new First Time Home Buyer Down Payment Assistance Program, utilizing tax-exempt mortgage revenue bonds to finance mortgages and down payment assistance for single-family homes for very low and low income first time homebuyers. ▪ HE 3.1.5 Multi-Family Dwellings Standards. Establish standards for multiple-family dwellings that will achieve comparable recreation and open space opportunities, protection from sources of noise and degraded air quality, adequate access to public services and facilities and parking. ▪ HE 3.1.6. Fair Housing Council. Collaborate with the Fair Housing Council of Riverside County to continue to provide services to the community and accept requests, complaints and assistance for fair housing needs. ▪ HE 3.1.7 Reasonable Accommodations. Establish a written procedure for providing reasonable accommodations in zoning code and land use.
<p>Goal HE 4:</p> <p>Maintain and enhance residential neighborhoods and remove blight.</p>	<ul style="list-style-type: none"> ▪ HE 4.1.1. Neighborhood Participation. Implement varied strategies to ensure residents are aware of and able to participate in planning decisions affecting their neighborhoods early in the planning process, such as neighborhood meetings, City Council member visits, and town hall meetings. ▪ HE 4.1.2. Neighborhood Needs. Identify specific neighborhood needs, problems, trends, and opportunities for improvements. Work directly with neighborhood groups and individuals to address concerns. ▪ HE 4.1.3. Neighborhood Improvements. As budget allows, help fund neighborhood improvements, such as street paving or repairs, sidewalks, pedestrian and equestrian trails, crosswalks, parkways, street trees and other public facilities to improve aesthetics, safety, and accessibility.



Goals	Policy
	<ul style="list-style-type: none"> ▪ HE 4.1.4. Neighborhood Pride. Working with Riverside County, CSDs and nonprofit housing entities, develop and promote a Neighborhood Pride Program including cooperative projects with Code Enforcement staff, and Public Works projects in target areas, as funding allows.
<p>Goal HE 5: Reduce residential energy and water use.</p>	<ul style="list-style-type: none"> ▪ HE 5.1.1. Incentives. Consider establishing incentives for energy conservation above and beyond the requirements of Title 24, such as priority permit processing or reduced permit fees on a sliding scale Fee Assistance Program, as budget allows. ▪ HE 5.1.2. Energy Programs for Lower Income Households. Encourage and participate in Riverside County’s and utility providers’ programs to reduce maintenance and energy costs for households with low incomes, and increase efforts to inform the public about available cost-saving, energy conservation programs. ▪ HE 5.1.3. Energy Conservation Grants. Pursue grant funds for energy rehab costs and consumer education. ▪ HE 5.1.4. City Requests for Proposals. City RFPs, contracts, and bidding procedures capital projects and programs shall incorporate energy conservation and sustainability measures. ▪ HE 5.1.5. Sustainable Design. Adopt sustainable design policies, standards and codes that result in attractive, energy efficient, neighborhoods.
<p><i>Source: City of Jurupa Valley Housing Element 2021-29, Certified by HCD on April 22, 2022</i></p>	



Residential Development Review Process and Fees

Development Review Process

The City's development review process is designed to accommodate housing development applications of various levels of complexity and requiring different entitlements. Processing times vary with the complexity of the project. Currently, state law requires specific review times and project completion for certain types of ministerial housing related applications. These laws streamline the time and review process each project can go through, but the timelines still depend on the type of housing and size of the overall development and total units proposed.

California Government Code §659401(a)(1) requires that every city or county make all information regarding development processing applications, regulations, and fees readily available to all applicants for development projects and any person requesting the information. The City of Jurupa Valley provides information its development processes, regulations, and fees available on its website. The City is reviewing the website to ensure that all processes, regulations, and fees are provided on the website and are easy to navigate to, and that systems are in place to regularly update and maintain the information.

Processing times vary with the complexity of the project. Building permit applications for new single-family houses typically take 3 to 6 months to complete the building permit plan check process, sometimes longer depending upon the size of the project. Processing multi-family development applications, which often require general plan amendments, rezoning, and CEQA review, typically requires 6 months to 1 year—depending upon the number of units—to complete discretionary planning review. The City's permit procedures expedite planning and building approvals where possible and are not likely to unduly constrain housing development. The following discussion describes in detail the City's administrative development review procedures (such as Site Development Plan Review) as well as discretionary review and approval processes.

Pre-Application Review. Prospective applicants are encouraged to meet with a City Planner prior to submitting an application to help expedite the development process. Applicants may also request a more detailed, formal pre-application review. This type of review can be helpful for large or more complex projects, and when the applicant desires review by multiple City departments, such as Engineering, Building, and Public Works. Pre-Application Review requires submittal of an application, fee, plans, and background information and can take from 3 to 5 five weeks to process. Following submittal, the application is routed to all City departments and outside agencies that would review the formal entitlement application. For example, a Tentative Tract Map would be transmitted to utility companies (e.g., Southern California Edison, SoCal Gas), special districts (JCSD/RCSO/ JARPD) and the County of Riverside.

Site Development Permit (SDP). The City of Jurupa Valley currently requires a Site Development Permit for all multi-family residential projects. Site Development Permits (SDPs), at a minimum, require submittal of an application, fee, checklist, site plan and other exhibits, and supporting



information to the Planning Department. Minor Site Development Permits, such as for accessory structures, are exempt from environmental review and can be acted upon by the Planning Director without a public hearing. SDPs requiring environmental review under CEQA require a public hearing held by the Planning Director. All SDPs require written notice to owners of property located within at least 300 feet of the proposed project boundaries. The time for processing an SDP varies with the complexity of the proposal. However, the review process for a minor SDP that is exempt from CEQA can usually be accomplished within 90 to 120 days. Overall, the SDP process provides a streamlined, discretionary review process that allows most residential development projects to be evaluated for compliance with General Plan and Zoning Ordinance standards.

Conditional Use Permits (CUP). A CUP is required for certain limited residential uses that are conditionally permitted in non-residential districts (e.g., General Commercial “C-1/C-P” zone district), such as congregate care residential facilities. Typically, the Planning Commission reviews and takes final action on CUPs, and appeals are considered by the City Council, who would then take final action on the matter. Conditions of approval may include, but are not limited to, hours of operation, duration, site improvements (e.g., access, parking, landscaping, fencing, signage), off-site improvements (e.g., trails, frontage improvements, street trees), and architectural design. The City’s CUP process typically allows the Planning Commission to consider conditional uses within approximately 90 to 150 days.

In 2020, the City adopted objective multifamily residential development standards (MMC 92.40.545) to facilitate the ministerial review of multifamily housing projects that reserve a minimum of 10% of the units affordable to lower income households. As of the preparation of this document, the City is in the process of formalizing the process through the preparation of an application and other procedures. Applicants for affordable multi-family projects that conform with underlying general plan and zoning designations need only to submit for building permits. Applications are routed to the Community Development Department to determine conformance with the City’s objective multifamily development standards. Staff works with applicants directly on any minor design changes needed to ensure conformance thus allowing projects to remain in an expedited ministerial building permit review process. This process eliminates the need for a discretionary Site Development Permit and CEQA for affordable housing projects, but still requires impact studies where site conditions warrant them.

The City’s multifamily residential design standards were prepared to be objective and not subject to varying interpretations or opinions in accordance with State law. A recent review conducted with the preparation of the City’s Housing Element confirmed their objectivity. For instance, most of the standards are numerically based and require a minimum size such as requiring washer and dryer hook-ups in each dwelling unit (or garage) for projects of eight units or more. Others provide clear direction on requirements and are not subject to interpretation. As of 2021, the City has also been working with an affordable housing developer to relax some of the multifamily development standards to be more conducive to affordable housing development. The Planning Commission and City Council are considering changes to the standards including reduced setbacks from industrial, commercial, and institutional uses; reduced landscape buffer requirements, more flexibility with building articulation, removal of



Summary. Jurupa Valley’s processing and permit procedures are consistent with state planning and zoning law and are not considered to be an unreasonable constraint on the cost or supply of housing. The City amended the Zoning Code to eliminate the requirement for discretionary review for multi-family development in multi-family residential zones to better facilitate permit processing for projects that conform to the General Plan and Zoning Ordinance development standards.

Planning and Development Fees

The City of Jurupa Valley relies upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. These fees are passed on to the homebuyer or renter, therefore increasing the local cost of housing. Planning fees for Jurupa Valley are summarized in **Table 4-6**.



Table 4-6
City of Jurupa Valley Planning Fees

Application	Initial Deposit Fee
General Plan Amendment	\$7,479.66
Conditional Use Permit	\$9,646.14 + \$5.10 per lot or site
Variance (filed alone)	\$2,625.48
Site Development Permit (Plot Plan)	\$4,791.96
Tentative Tract Map (Single-Family Residential)	\$11,368.92 + \$102.00 per lot
Tentative Tract Map (Multi-Family Residential)	\$11,368.92 + \$102.00 per lot + \$19.38 per acre
Tentative Parcel Map (without waiver of Final Parcel Map)	\$5,621.22 + \$104.04 per lot
Zone Change	\$3,648.54
Accessory Dwelling Unit	\$550
<i>Source: City of Jurupa Valley Housing Element 2021-29, Certified by HCD on April 22, 2022</i>	

In addition to planning fees, the City of Jurupa Valley collects development impact fees from developers of new housing units, as well as commercial, office, retail, and industrial development. These fees are used to offset costs primarily associated with traffic impacts and City street improvements. **Table 4-7** summarizes the development impact fees required by the City and by other relevant agencies in 2019 for residential developments. Like all cities, Jurupa Valley abides by state law with respect to fees and exactions. Although impact fees and requirements for offsite improvements add to the cost of housing, these fees and requirements are necessary to maintain the quality of life within a community.



**Table 4-7
Residential Development Impact Fees (Per Unit)**

Fee Type	Area 1: Jurupa			
	Single-Family		Multi-Family	
Public Facilities Fee	\$1,207		\$1,011	
Fire Facilities Fee	\$705		\$590	
Transportation (Roads, Bridges) Fee	\$1,001		\$791	
Transportation (Signals) Fee	\$420		\$378	
Regional Parks	\$563		\$472	
Regional Trails Fee	\$316		\$264	
Libraries Fee	\$341		\$286	
Program Administration Fee	\$60		\$50	
Transportation Uniform Mitigation Fee (TUMF)	Single-Family \$8,873		Multi-Family \$6,231	
Western Riverside County Multiple Species Habitat Conservation Plan (MSHCP) Fee	Less than 8.0 units per acre: \$1,952/unit Between 8.0-14.0 units per acre: \$1,250/unit Greater than 14.0 units per acre: \$1,015/unit			
Mira Loma Road and Bridge Benefit District (RBBB) Fee	Zone A: \$1,667 MF: \$417	Zone B: \$884 MF: \$612	Zone D: \$2,681 MF: \$1,857	Zone E: \$1,644 MF: \$1,139
<i>Notes: Fees for senior single-family units are reduced by 33%. Source: City of Jurupa Valley, Reassessed in 2021</i>				

Community Representation and Participation

An important strategy for expanding housing choices for all residents is to ensure that residents’ concerns are heard. A jurisdiction must create avenues through which residents can voice concerns and participate in the decision-making process. The City values citizen input and has established a City Council and a Planning Commission with representation from the community. In addition, the community participated in the preparation of this Fair Housing Assessment (AI) through various workshops and an online fair housing survey. The public outreach program for the AI is outlined in the City of Jurupa Valley Citizen Participation Plan and discussed in the Introduction (Chapter 1) of this AI.

City Council

City residents elect the City Council to guide the policy affairs of the community. The City Council must provide an environment that stimulates participation in the governing processes and must



conduct the affairs of the City openly and responsively. Jurupa Valley is a General Law City that is governed by a five-member City Council. Members of the City Council are elected by-district for a four-year term. Each year, the City Council selects one of its members to serve as Mayor and one member to serve as Mayor Pro Tem. The Mayor presides over all Council meetings and is the ceremonial head of the City for official functions.

Planning Commission

The Jurupa Valley City Planning Commission guides the City's planning processes. The Planning Commission is composed of five citizens, appointed by the City Council, who help plan for the City's growth, economic vitality and environmental quality. The Commission reviews and makes final decisions on many types of planning applications, such as land use permits, subdivisions and environmental review. The Commission also makes recommendations to the City Council on planning applications that require Council approval. In addition, the Commission advises the Council on long-range planning matters, such as zoning and the General Plan.

Community Development Advisory Committee

The Community Development Advisory Committee is responsible for reviewing applications for Community Development Block Grant (CDBG) funding, receiving testimony from CDBG applicants, and providing the City Council with recommendations regarding the allocation of CDBG funding. The Council-appointed Committee consists of five members serving for a term of four years, and meets on an as-needed basis.

In order to avoid potential conflicts of interest, Committee members cannot serve in any capacity on any board, committee, or commission of any public agency or district, and cannot have any decision-making authority in a community organization that applies for or receives funds through the CDBG program.

Traffic Safety Committee

The Traffic Safety Committee consists of five members, of which two are citizens appointed by the City Council. The committee's duties include: (1) assure consideration of common input, community values, and goals; (2) enable problem solving in a group setting; (3) provide a 'sounding board' for traffic related requests; (4) receive appropriate complaints having to do with traffic matters; (5) recommend to the City Council ways and means for improving traffic conditions; and (6) stimulate and assist in the preparation and publication of selected traffic reports.



5. Fair Housing Practices

This section provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this section discusses the fair housing services available to residents, as well as the nature and extent of fair housing complaints received by the City. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing.

Fair Housing Practices in the Homeownership Market

On December 5, 1996, HUD and the National Association of Realtors (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and the NAR develop a Model of Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Even so, discrimination still occurs in the housing market.

Homeownership Process

One of the main challenges in owning a home versus renting a home is the process. Buying a house takes considerably more time and effort than finding a home to rent. The major legal and financial implications surrounding the process also intimidate potential buyers. People can be overwhelmed by the unique terminology, the number of steps required and the financial considerations involved. The process is costly and fair housing issues could surface at any time during this process.

Advertising

The first thing a potential buyer is likely to do when evaluating a home purchase, is search advertisements either in magazines, newspapers or the Internet to get a feel for what the market offers. Language in advertising is sometimes an issue within the realm of real estate. Advertisements cannot include discriminatory references such as the use of words describing current or potential residents or the neighbors or the neighborhood in racial or ethnic terms. Some commonly used statements that are discriminatory include the following:

- Adults preferred
- Perfect for empty nesters
- Conveniently located by a particular church



- Ideal for married couples without kids

Even the use of models in ads has been questioned, based on the idea that it appears to appeal to a certain race. In addition, selecting media or locations for advertising that deny information on listings to certain segments of the housing market could also be considered discriminatory. Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether a protected class is preferred. In cities such as Jurupa Valley, where there is a substantial Hispanic population (72 percent, City of Jurupa Valley 2024 AI), the homeownership process offers opportunities for fair housing violations to arise due to the natural tendency to advertise in a specific language such as Spanish. Although the advertisements might not violate fair housing laws, these advertisements could limit opportunities for other racial/ethnic groups to find housing. Although the homeownership process is outside the jurisdiction of the City, recent litigation has set precedence for violations in advertisements that hold publishers, newspapers, the Multiple Listing Service, real estate agents and brokers accountable for discriminatory ads. As a reminder to choose words carefully, the Multiple Listing Service now prompts a fair housing message when a new listing is being added.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, a credit check, an analysis of ability to repay and the amount for which one is eligible, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA), however, there is no guarantee that individual loan officers or underwriters will not misuse the information. A report on mortgage lending discrimination by the Urban Land Institute⁶ outlines four basic stages in which discrimination can occur:

- Advertising and outreach
- Pre-application inquiries
- Loan approval/denial and terms/conditions
- Loan administration

A number of different individuals take part in the various stages of this process and any of them could potentially discriminate. Further areas of potential discrimination include differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required and level of customer service provided.

⁶Turner, M.A., & Skidmore, F. (Eds.). (1999, June). *Mortgage Lending Discrimination: A Review of Existing Evidence*. Washington, DC: Urban Institute.



Real Estate Agents

Finding a realtor is normally the next step, which can be done by looking in newspapers, searching the Internet or primarily through referrals. The agent will find the home that fits a buyer's needs, desires and budget based on the amount for which the buyer is qualified by the lending institution. Realtors might act as agents of discrimination by unintentionally or even intentionally steering potential buyers to or from a particular neighborhood. In Jurupa Valley, with a large Hispanic population, a real estate agent might assume that a non-Hispanic buyer would not be interested in living in a primarily Hispanic community or might assume that Hispanic buyers would prefer living in a Hispanic community. This situation could also apply to other protected classes who can be steered away from certain areas on the presumption that they might not want to live there based on the existing demographic makeup of the neighborhood.

Agents might also discriminate by who they agree to represent, who they turn away and the comments they make about their clients. However, the California Association of Realtors (CAR) has included language on many of its forms disclosing fair housing laws to those involved.

The Inland Valley Association of Realtors (IVAR) highlight the Fair Housing Act by continuously addressing discrimination in their professional activities. They support programs that educate the public about the right to equal housing opportunities. IVAR helps prohibit discrimination in housing by swearing to uphold the National Association of Realtors (NAR) Code of Ethics. The Code commits all Realtors to providing equal professional services without discrimination.

Per their bylaws - all members of IVAR have a significant focus on the buying and selling of property without discriminatory practices – adhering to all Federal, State and other local laws. The Association outlines ways to meet code of ethics training required by NAR.

Appraisals

Banks order appraisal reports to determine whether a property is worth the amount of the loan requested. Generally speaking, appraisals are based on the comparable sales of properties surrounding the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made and location. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations. Unfortunately, this practice is geared toward a neighborhood and not an applicant and therefore is not a direct violation of fair housing law that can easily be addressed. One effect of this practice, however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents. Individual appraisers are the ones making the decisions on the amounts, thus there is room for flexibility in the numbers. As appraisers are individually licensed, similar to real estate agents, they risk losing their license for unfair practices.

Sellers



A seller might not want to sell his/her house to certain purchasers based on classification biases protected by fair housing laws, or they may want to accept offers only from a preferred group. Often, sellers are home when agents show the properties to potential buyers and may develop certain biases based on this contact. Sellers must sign the Residential Listing Agreement and Seller's Advisory forms, which disclose that a seller understands fair housing laws and practices of nondiscrimination. Yet enforcement is difficult because a seller may have multiple offers and choose one based on a bias.

Covenants, Conditions and Restrictions

Covenants, Conditions and Restrictions (CC&Rs) in the past were used to exclude certain groups such as minorities from equal access to housing in a community. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone else can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a "deficiency notice," requiring the CC&Rs to be revised.

Communities with old subdivisions or condominium developments may still contain CC&Rs that do not comply with the fair housing laws. A typical example relates to occupancy standards, which an association may seek to enforce in order to oust a particular group or discriminate based on familial status or lack thereof. However, provisions in the CC&Rs that violate the fair housing laws are not enforceable by the homeowners association.⁷

Insurance

Insurance agents are provided with underwriting guidelines for the companies they work for to determine whether a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information, however, consumers have begun to seek access to these underwriting guidelines in order to learn if certain companies have discriminatory policies. Some states are being more responsive than others to this demand and have recently begun to require that companies file their underwriting guidelines with the state department of insurance, which would then make the information public.

Many insurance companies have applied strict guidelines, such as not insuring older homes, that disproportionately affect lower-income and minority families that can only afford to buy in older

⁷In 1985, the Davis-Sterling Common Interest Development Act (Civil Code § 1353-1378) was passed by the State of California. The Davis-Sterling Act contains all laws pertaining to Common Interest Developments (CIDs) and requires all CIDs to be managed by an association. Developers are required to create CC&Rs and bylaws, which are the governing documents that dictate how the association operates and what rules the owners—and their tenants and guests—must obey. The CC&Rs are legally enforceable by the association and individual owners, and nothing in the CC&Rs can take precedence over federal, state or local laws.



neighborhoods. A California Department of Insurance (CDI) survey found that less than one percent of homeowners insurance available in California is currently offered free from tight restrictions.⁸ CDI has also found that many urban areas are underserved by insurance agencies.

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments to provide profitable returns to investors and economic and social benefits to underserved communities.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered “high risk.”

Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan and the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, whereas those with lower and moderate range scores often use government-backed loans or subprime loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. TransUnion and Equifax are two other credit bureaus that also provide credit scores, though they are typically used to a lesser degree.

In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time and if credit balances are near the maximum. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores, and mortgage lenders will often not even consider a score below 600.

⁸*Homeowners Premium Survey. (2010, February 8). California Department of Insurance. Section 12959 of the California Insurance Code requires the commissioner to publish and distribute a comparison of insurance rates report for those lines of insurance that are of most interest to individual purchasers of personal lines of coverage.*



FICO scores became more heavily relied on by lenders when studies showed that borrowers with scores above 680 almost always make payments on time, whereas borrowers with scores below 600 seemed fairly certain to develop problems. Credit scores also made it easier to develop computer programs (electronic underwriting) that can make a “yes” decision for loans that should obviously be approved. Some of the factors that affect a FICO score are as follows:

- Delinquencies
- New accounts (opened within the last 12 months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

National Association of Realtors

Since 1996, the National Association of Realtors (NAR) has maintained a Fair Housing Partnership with the U.S. Department of Housing and Urban Development (HUD). As part of this partnership, HUD and NAR have developed a Model Affirmative Fair Housing Action Plan for use by members of NAR to satisfy HUD’s Affirmative Fair Housing Marketing regulations. Through this Plan, NAR offers a full spectrum of fair housing resources and training to member realtors. The term *Realtor* identifies a licensed professional in real estate who is a member of the NAR, however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics. Article 10 of the NAR Code of Ethics provides that “Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.” A Realtor pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations on realtors and is a firm statement of support for equal opportunity in housing. A realtor who suspects discrimination is instructed to call the local Board of Realtors. Local Boards of Realtors will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of Realtors have a responsibility to enforce the Code of Ethics through professional standards, procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

In addition, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious, or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display, or circulate any statement or advertisement with respect to the selling or renting of a property that



indicates any preference, limitations, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

Realtor Fair Housing Declaration. In accordance with the Code of Ethics, each Realtor signs the following pledge, developed in 1996 as a result of the HUD-NAR agreement.

The Realtor agrees to:

- Provide equal professional service without regard to race, color, religion, sex, handicap, familial status, or national origin of any prospective client, customer, or of the residents of any community.
- Keep informed about fair housing law and practices, improving clients’ and customers’ opportunities and his/her business.
- Develop advertising that indicates that everyone is welcome and no one is excluded, expanding his/her client’s and customer’s opportunities to see, buy or lease property.
- Inform clients and customers about their rights and responsibilities under the Fair Housing Laws by providing brochures and other information.
- Document efforts to provide professional service, which will assist him/her in becoming a more responsive and successful Realtor.
- Refuse to tolerate non-compliance.
- Learn about those who are different and celebrate those differences.
- Take a positive approach to fair housing practices and aspire to follow the spirit, as well as the letter, of the law.
- Develop and implement fair housing practices for his/her firm to carry out the spirit of this declaration.

Certification Program. In addition to the Code of Ethics, NAR certifies real estate professionals who receive specialized training to work with a diverse population. The “At Home with Diversity: One America” certification program provides planning tools for reaching out and marketing to a diverse housing market in the areas of diversity awareness, building cross-cultural skills, and developing a diversity business plan. Realtors completing the course can display the HUD One America logo and NAR at Home With Diversity logo in their advertising, signaling to prospective buyers that the realtor is knowledgeable about working with diverse populations. Other NAR training tools include brochures for existing and prospective homebuyers on “How to Avoid Predatory Lending” and “Learn How to Avoid Foreclosure and Keep Your Home.”

California Association of Realtors (CAR)

The California Association of Realtors (CAR) is an arm of NAR, and represents nearly 170,000 realtors statewide. Members are required to adhere to the NAR Code of Ethics and sign the Fair



Housing Pledge. Jurupa Valley realtors are served by CAR's Los Angeles office, and have access to numerous services and programs including legislative advocacy, legal programs, and educational training. CAR offers a variety of professional development courses, including training realtors in working with foreclosed properties.

CAR has developed diversity-related initiatives that now serve as models for associations across the country. These include:

- WomanUP! - Even though the real estate industry is predominantly female, women are underrepresented in leadership positions at both the brokerage and senior management levels. The goal of C.A.R.'s Women's Initiative is to create a community where mentors and leaders can communicate, collaborate, advocate for, and support one another.
- Latino Initiative Voices in Action – A program provides information and resources to members; it includes materials on home buying and fraud prevention. Resources include survey research on Latino renters and their views on homeownership and a research paper on homeownership and inequality.
- Support of NAR programs – The CAR website includes information on NAR's At Home With Diversity course as well as available funding for diversity programs.

Inland Valley Association of Realtors

Realtor Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development and other daily work necessities. The frequency and availability of courses varies among these associations, and local association membership is generally determined by the location of the broker for which an agent works.

The Inland Valley Association of Realtors (IVAR) is the local association that serves Jurupa Valley. IVAR has offices in the cities of Riverside and Rancho Cucamonga. IVAR provides a variety of services, including helping to promote fair housing activities. The Association has a standing Grievance Committee whose function is to do a "paper review" of disciplinary complaints, to screen out frivolous complaints, to prevent abuse and harassment, and to assure complaints are properly framed. It does not review arbitration requests. Grievance Committee "paper review" is the first step in the Disciplinary Hearing process. Associations of REALTORS® only determine whether the Code of Ethics or association membership duties have been violated, not whether the law or real estate regulations have been broken. When broken laws or regulations are suspected or when the real estate professional is not a REALTOR®, referrals are made to the California Department of Real Estate (DRE).



California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the national or California Association of Realtors. State real estate licenses are issued for a four-year period.

DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of four mandated areas: Agency, Ethics, Trust Fund and Fair Housing. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients.

On or after January 1, 1996, a real estate salesperson renewing his/her license for the first time must complete separate three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing to qualify for renewal. All licensees, with the exception of those renewing for the first time, are required to complete a full 45 hours of continuing education for each license renewal.

For the initial renewal on or after January 1, 1996, the law requires, as part of the 45 hours of continuing education, completion of four mandatory three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education, may be related to either customer service or consumer protection, at the option of the licensee.

The DRE requires all licensees to provide proof of continuing education courses with the following two exceptions:

1. An applicant provides proof that he/she is 70 years of age or older.
2. An applicant provides proof that he/she has been licensed for 30 consecutive years.

DRE is responsible for investigation of written complaints received from the public and other real estate agents/brokerages regarding alleged violations of real estate law among licensed real estate brokers and salespersons. Complaints may involve fair housing issues. If DRE determines a violation has occurred, they have the authority to revoke the real estate license. Violations may result in civil injunctions, criminal prosecutions or fines.

Fair Housing Practices in the Rental Housing Market

Similar to the homeownership market, a major challenge to ensuring fair housing in the rental market is the complexity of the process. There are several stages in the process of renting a home or apartment: 1) the advertising and outreach stage, 2) pre-application inquiries and responses, 3) the criteria for acceptance, 4) the lease and 5) administration of the lease. This section discusses



these phases of the rental process. Although a potential homebuyer might face discriminatory practices primarily during the process of purchasing a home, a renter could confront housing discrimination not only during the process of renting but also throughout the tenancy.

The Apartment Rental Process

Although the process of renting an apartment may be less expensive and burdensome up-front than the home-buying process, it may still be just as time-consuming. Potential renters might still face discrimination during the various stages of the rental process.

Advertising. Like finding a home to purchase, the main sources of information are the classified advertisements in local newspapers, word of mouth, signs, apartment guides, the Internet and apartment brokers. The same types of discriminatory language previously described under the Homeownership Process may be used by landlords or apartment managers to exclude “undesirable elements.”

A particularly difficult situation to address is the development of small apartment complexes by property owners who may be new to the rental housing industry. Compliance with fair housing laws is difficult to monitor among the small property owners. Outreach to this group is also difficult because many of these owners may not belong to the Apartment Owners or Apartment Managers associations, or do not actively participate in events/trainings offered by these associations. Advertising by small property owners may not always comply with the fair housing laws. For example, rental ads in local Spanish-language newspapers do not always appear in the English-language newspapers, as required by law.

Viewing the Unit. Viewing the unit is the most obvious place where potential renters could encounter discrimination because landlords or managers might discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or might violate any of the rules. For example, there have been cases where a manager tried to deter a family by indicating strict occupancy standards or frowning on the presence of young children accompanying a viewer. Furthermore, discrimination against families with children and people with disabilities is even more prevalent than racial discrimination.

Credit/Income Check. Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Recent legislation provides for applicants to receive a copy of the report used to evaluate applications. In addition, applicants may also request a copy of their credit report (for a fee) to verify that the information used to approve/deny their application is accurate.

Lease. Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant’s point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in



a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules and termination requirements.

In a tight housing market, when a landlord can “financially afford” to choose tenants, the tendency is to offer shorter lease terms. In this case, a landlord might simply ask the “not-so-desirable” tenant to leave with a 60-day Notice to Vacate. Short-term leases also allow the landlord to raise rent more frequently.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement might not be standard for all tenants. A landlord might act in a discriminatory way and choose strict enforcement of the rules for certain tenants based on arbitrary factors, such as race, presence of children or disability. Because of the recent escalation of housing prices throughout California, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased.

Security Deposit. A security deposit is typically required to rent a housing unit. To deter “less-than-desirable” tenants, a landlord might ask for a security deposit higher than usual. Tenants could also face differential treatment when vacating the units. The landlord might choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord might require that persons with disabilities with service animals pay an additional pet rent, a monthly surcharge for pets or a deposit, which is also a discriminatory act.⁹

During the Tenancy. During tenancy, the most common forms of discrimination a tenant could face are based on familial status, race, national origin, sex or disability. Usually, these types of discrimination appear in differential enforcement of rules, overly strict rules for children, excessive occupancy standards, and refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction, notices, illegal entry, rent increases or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

Apartment Association. The California Apartment Association (CAA) is the country’s largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. The CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The CAA has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared toward improving the approach, attitude and professional skills of onsite property managers and other interested individuals. The CCRM program consists of instruction that includes training on fair housing and ethics issues. In addition, the continuing education requirements specify a minimum of two hours must be in Fair Housing.

⁹Okeon, M.R. (2008, January 21). “Keeping the House in Order: Watchdog Organization Has Fought Discrimination for Three Decades.” *Pasadena Star-News*.



The CAA supports the intent of all local, state and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation or national origin. Members of the CAA agree to abide by the following provisions of the organization's Code for Equal Housing Opportunity:

- *We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis;*
- *We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents' tenancy;*
- *We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in steering; and*
- *We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.*

The local CAA office that serves Jurupa Valley is the Greater Inland Empire office located in Rancho Cucamonga. This office provides education and resources specific to Riverside County and the greater Inland Empire area.

Given the characteristics of Jurupa Valley's apartment stock as predominately older and in smaller complexes, a large segment of the City's rentals are not managed by professional management companies, and may not be members of CAA. These "mom and pop" property managers are more likely to be reached through the services offered by the FHCRC.

Publicly Assisted Rental Housing. The Housing Authority of the County of Riverside (HACR) administers the Housing Choice Voucher Program (Section 8) for Riverside County and currently operates tenant based rental assistance programs serving low income, homeless, and veteran clients in eastern and western Riverside County. In order to qualify for these programs, residents must have an annual gross income at or below 80 percent of the Area Median Income (AMI), or be seniors or persons with disabilities. According to the City's certified Housing Element, 456 households in Jurupa Valley live in public housing units, and there were 2,551 Jurupa Valley households on the waiting list for public housing. The County of Riverside Economic Development Agency (EDA) estimates that 416 Jurupa Valley households currently receive rental assistance, with an additional 2,551 households on the waiting list for assistance. Of those receiving rental assistance, 310 are seniors, 200 are disabled and 19 are veterans; no homeless are currently receiving assistance.

Property owners, managers, and agents are given notice that they have a responsibility and a requirement under the law not to discriminate in the advertising or rental of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. The Housing Authority also conducts quarterly Owner Seminars where owners and landlords are given information regarding



the Section 8 program. A packet is provided that includes Fair Housing information and a referral to the FHCRC for further information and assistance.

Rent Control Legislation. In October 2019, Governor Gavin Newsom signed the Tenant Protection Act of 2019 (AB 1482) into law. Effective January 1, 2020, the law limits yearly rent increases to 5% plus inflation until the year 2030. This rental cap will not apply to apartment buildings built within the last 15 years or single-family home rentals. It also does not affect people currently living in rent-controlled units.¹⁰

Fair Housing Profile: Evaluation and Assessment

This section provides an overview of the variety of fair housing and tenant/landlord mediation services available to Jurupa Valley residents. In general, fair housing services include investigating and resolving housing discrimination complaints, discrimination auditing and testing, education and outreach, such as disseminating fair housing information through written material, workshops and seminars. Landlord/tenant counseling services involve informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislation and mediating disputes between landlords and tenants.

Fair Housing Services

All entitlement communities are required by HUD to have a reactive and pro-active fair housing program with specific actions and procedures that will have significant impact on preventing, reducing and eliminating housing discrimination and barriers to equal housing choice for all.

As of fiscal year 2018/2019, Jurupa Valley began contracting with the Fair Housing Council of Riverside County, Inc. (FHCRC) to provide fair housing services to the community. Prior to this time, Jurupa Valley was a cooperating city in the CDBG Urban County Program, and fair housing services were provided by the FHCRC through their contract with Riverside County. The FHCRC is a non-profit organization established in 1986 dedicated to protect the housing rights of all individuals. FHCRC provides services throughout the County of Riverside that include educational workshops, educational outreach and investigation of discrimination complaints.

¹⁰ Dillion, Liam. (2019, October 8). "Q & A: How Will California's New Rent Cap Affect Me?" *Los Angeles Times and California Apartment Association*. (2019, October 7). "Governor Signs AB 1482, Enacts Statewide Rent Cap." CAA Website: <https://caanet.org>.



Specifically, the City of Jurupa Valley contracts with FHCRC to provide fair housing services that include:

- Provide residents, landlords, and property managers with information and knowledge regarding fair housing laws with the goal of reducing or eliminating housing discrimination.
- Develop, expand, and provide more education and outreach to housing providers, community organizations, and the general public requesting housing discrimination, fair housing laws, and services provided by the Fair Housing Council.
- Provide homebuyer education, credit counseling, and fair housing counseling and awareness training to first-time home buyers and homeowners, particularly low-income and very low-income applicants.
- Conduct audit testing, including audits exploring the possibility of disability discrimination.
- Encourage rental property owners, managers, and realtors to provide written documentation to all applicants that includes the listings of all available housing, standard information on the terms and conditions of the application process, such as income qualifications, down payments, and other fees and expenses and providing Fair Housing literature.
- Provide education and outreach to housing providers through seminars or community workshops regarding the current law on discrimination against the disabled.
- Work in cooperation with and support the efforts of non-profit community service providers that assist disabled persons in locating suitable housing through information, referrals and community education.

Support of these services are outlined in the City of Jurupa Valley's Housing Element 2021-2029, certified by HCD on April 22, 2022, which calls for the City to promote equal housing opportunities for all persons (Goal HE 3). Programs to meet this goal include:

- HE 3.1.1: Utilize the services of the Fair Housing Council of Riverside County to implement a number of programs, including: 1) audits of lending institutions and rental establishments, 2) education and training of City staff, and 3) fair housing outreach and education regarding fair housing laws and resources.
- HE 3.1.2: Continue to use the services of the Fair Housing Council to provide education and outreach services to the public in both Spanish and English.

Education and Outreach

The FHCRC conducts extensive community outreach throughout Riverside County to promote fair housing choice awareness and knowledge. This includes training workshops for landlords, managers and owners. The following outlines topics covered:

- *Conduct Training Workshops for Renters:* The general types of activities conducted for renters includes a comprehensive fair housing presentation with particular focus placed on common landlord-tenant disputes and misconceptions about the law in the State of



California. Topics include, but are not limited to repairs notices, lease agreements, landlord-tenant mediation, Section 8, evictions, habitability and occupancy standards

- *Conduct Training Workshops for Housing Providers:* The general types of activities conducted for housing providers include workshops tailored to provide detailed analysis of fair housing laws and interpretation, with specific information on discrimination against families with children, people with disabilities, sexual harassment, hate crimes, and advertising.
- *Increase Public Awareness:* The general types of activities conducted to increase public awareness includes developing and distributing hundreds of pieces of multilingual literature throughout the County, aimed at a variety of audiences, describing how housing injustices arise, the laws that protect against housing discrimination, and ways to prevent housing inequality.

Fair Housing Enforcement

FHCRC investigates allegations of discrimination based on a person's status as a member of one of the State or Federal protected categories, which include: Race, Color, Religion, National Origin, Sex, Familial Status, Disability, Marital Status, Sexual Orientation, Ancestry, Age, Source of Income, and Arbitrary Characteristics. Race, Color, Religion, National Origin, Sex, Familial Status, and Disability are the categories protected by the federal Fair Housing Act. The State of California provides protection from discrimination based on all seven of the federal protected categories and has added Marital Status, Sexual Orientation, Ancestry, Age, Source of Income and Arbitrary Characteristics as additional protected classes under state law. Once a Fair Housing complaint is received, FHCRC educates the complainant of their rights and responsibilities. The complainants are advised of possible further investigation depending on the complaint.

FHCRC uses government regulated testing methodologies to enforce, support, and conduct fair housing investigations. A housing discrimination complaint can be investigated through testing, the gathering of witness statements and through research surveys. Based on the details provided by the complainant, FHCRC will either investigate the complaint or advise the complainants of their other options, which include conciliation, Housing and Urban Development (HUD), Department of Fair Employment and Housing (DFEH), or a private attorney.

During the past year – FHCRC has not had any discrimination complaints. FHCRC received over 400 complaints, mostly tenant-landlord complaints, most likely dealing with rent increases – but none regarding housing discrimination. Most of the complaints were from racial category White (87.8 percent, followed by African American at 10.0 percent and Asian at 2.2 percent. Ethnic category – Hispanic – consisted of 75.1 percent of the total persons contacting FHCRC within the last year.

Discrimination Suits

There have been no fair housing complaints in Jurupa Valley in which the Secretary of Housing and Urban Development (HUD) has issued a charge of discrimination, nor any housing discrimination suit filed by the Department of Justice (DOJ).



Landlord-Tenant Services

In addition to fair housing complaints, the Fair Housing Council of Riverside County (FHCRC) receives calls from Jurupa Valley residents requesting assistance with landlord/tenant issues. Clients, both landlords and tenants, contact FHCRC regarding a multitude of reasons. They include notices, evictions, rental/lease terms, repairs, rent increases and security deposits, among others.

Hate Crimes

Hate crimes are crimes that are committed because of a bias against race, religion, sexual orientation, ethnicity, disability, or gender identity. In an attempt to determine the scope and nature of hate crimes, the State of California publishes an annual list of hate crimes by County and City. During the latest year where data is available – 2022 – there were no hate crimes reported in Jurupa Valley, with 41 hate crimes reported in Riverside County. Please see **Table 1**. It is important to note that not all incidences of intimidation, interference or other discriminatory activities rise to the level of hate crimes and not all incidents are reported to police.



**Table 5-1
Hate Crimes
in Riverside County and Jurupa Valley, 2022**

County and Jurisdiction	Events	Offenses	Victims	Suspects
Riverside County	41	61	56	47
Sheriff's Dept.	1	2	2	2
Banning	2	2	2	2
Beaumont	3	3	3	2
Blythe	2	2	2	2
Cathedral City	3	4	4	3
Corona	2	2	2	3
Desert Hot Springs	1	1	1	1
Hemet	2	3	2	2
Moreno Valley	1	1	1	1
Palm Desert	1	3	1	1
Palm Springs	6	7	6	5
Rancho Mirage	1	2	2	1
Riverside	12	17	16	15
R. Comm. College	1	9	9	1
UC Riverside	3	3	3	6

Source: California Department of Justice, 2022 Hate Crime Report

Services for Hate Crime Victims

Both the State and County have programs providing assistance to hate crime victims. The Office of Attorney General has established a Victims' Services Unit that provides support, information, and assistance to victims at every stage of the criminal process. The Office of Attorney General



has also established a Hate Crime Rapid Response Team. The team has employees of the Department of Justice who, if rapidly deployed, may assist local and federal law enforcement authorities in the identification, arrest, prosecution, and conviction of the perpetrators of hate crimes. The team is on call at all times.

The City of Jurupa Valley is a contract city with the Riverside County Sheriff's Department. The personnel assigned to Jurupa Valley operate out of the Jurupa Valley Station. The County of Riverside District Attorney's Office has a Victim Services Division designated to ensure victims are informed and supported throughout the criminal justice process. Victim Service Advocates work closely with prosecutors and are specially trained and educated to help children, elders, disabled persons and violent crime victims.



6. Progress Since 2018

This chapter summarizes private and public sector impediments identified in the prior 2019-2023 AI for the City of Jurupa Valley, and the progress in implementing actions to address these impediments. The continued existence of these impediments, along with the appropriateness of identified actions to be carried forward in Jurupa Valley's 2024-2029 AI are also evaluated.

Affordable Housing

2024 Status: Although removed as a listed impediment to fair housing - the City of Jurupa Valley complies with federal and state laws in its support of affordable housing, and has included several actions in both its Housing Element and this AI to help continue to remove constraints to such development.

Lack of Available Housing

2024 Status: Although removed as a listed impediment to fair housing choice in this AI, the City recognizes that a lack of available housing—particularly for low- and moderate-income people—has the potential to disproportionately affect members of protected classes. The City has adopted policies and programs in its Housing Element to encourage, and where possible, assist in the development of quality housing to meet the City's share of regional housing needs for all income levels and special needs populations.

Credit Check / Leasing Issues

2024 Status: Although this issue was addressed, landlord-tenant issues continue to arise at public meetings, surveys and also with calls to the City's provider of fair housing services. This issue illustrates the fine line between landlord/tenant issues and bona-fide fair housing discrimination. Over the last five years, FHCRC has encouraged rental property owners, managers, and realtors to provide written documentation to all applicants that includes the listings of all available housing, standard information on the terms and conditions of the application process, such as income qualifications, down payments, and other fees and expenses, posting Fair Housing informational signs and providing Fair Housing literature. These best practice recommendations serve to protect the interests of both the landlord and the tenant or prospective tenant.

FHCRC quarterly reports for the current fiscal year in Jurupa Valley show that no one has filed a complaint about discrimination. Although FHCRC received 401 calls from Jurupa Valley residents, none were from residents asking for help with housing discrimination issues. The calls received were primarily landlord/tenant-related issues (top three issues/questions residents called FHCRC were for notices, rental increases, and lease terms).



Predatory Lending / Steering

The 2019 AI indicates that based on review of Mortgage Disclosure Act (HMDA) data for 2017, mortgage loan denial rates among African American applicants in Jurupa Valley were significantly higher at 27.5 percent, than for any other racial or ethnic group, including Hispanics (15%), non-Hispanic Whites (14.2%), and Asians (13.5%).

2024 Status: Continued. The City of Jurupa Valley monitored the denial rates for African Americans and noted that the denial rates have been about the same as they were five years ago. For the year 2022 denial rates for home purchase loans overall was 20.5 percent. The lowest denial rates in Jurupa Valley were among by Asians (14.8%), and Whites (19.5%). Denial rates of Hispanics were at 23.1%, African Americans at 27.1%, with the Hawaiian/Pacific Islanders having the highest denial rates at 40.0%. So, while loan denial rates have increased for almost all racial groups, they had declined slightly for African Americans in Jurupa Valley.

Discrimination against Persons with Disabilities

The 2019 AI states while the FHCRC has provided education and outreach to help try to alleviate discrimination against persons with disabilities, given its continued prevalence, this impediment has not been adequately addressed and remains a high priority in this AI.

2024 Status: Continue. While the FHCRC has provided education and outreach to help try to alleviate discrimination against persons with disabilities, given its continued prevalence – and aging of the population – who tend to have more disabilities - this impediment has not been adequately addressed and remains a priority in this AI.



7. Conclusions and Recommendations

The Jurupa Valley AI evaluates a wide range of housing issues and potential barriers to fair housing. The following section builds upon this analysis, outlines conclusions, and provides recommendations for the City and its community partners to address identified impediments to fair housing choice.

Summary of Conclusions/Findings

The following summarizes the key findings from the AI:

Community Profile

- In 2022, 21.1 percent of the City’s population was under the age of 18 years and 11.4 percent was 65 years and over. These two age groups are an indicator of the reliance of **children and senior citizens** on the working age population, also known as the dependency ratio. Lower the dependency ratio, the lesser the “burden” is on a community’s working age residents.
- The **Hispanic ethnic population** represent 72.0 percent of the City’s total population, which is higher than the countywide total of 50.8 percent. All minority groups in the City account for over three-quarters of the City total population.
- The majority (57.3%) of Jurupa Valley households spoke a language other than English at home. Most Jurupa Valley residents (54.3%) speak Spanish as their primary language.
- The **Section 8 Housing Voucher Program** administered by the Housing Authority of Riverside County (HARC) assisted 416 low-income renters living in Jurupa Valley. The majority of these renters are senior and/or disabled households. The Hispanic population is under represented in the program. Approximately one-quarter of the voucher holders identified as Hispanic; however, the Hispanic ethnic population represents two-third of the City’s total population. In 2023, approximately 2,551 households were on the waitlist for federal rental assistance.
- **Seniors** (age 65+) represent 11.4 percent of Jurupa Valley’s population. Some of the characteristics of elderly residents included: limited mobility; increased medical attention due to health complications; and, restricted fixed income, such as Social Security, pension programs and retirement income. In Jurupa Valley, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 28.1 percent of Jurupa Valley’s seniors



- Approximately 22 percent of Jurupa Valley residents age five years old and older had some type of disability. The top three disabilities among persons age five and older include those with ambulatory difficulty, independent living difficulty, and cognitive difficulty.
- Approximately 42 percent of the owner-occupied units in the City were built before 1980, and 18% were built before 1960, per the Housing Element. Of the City's renter-occupied units, 47% were built before 1980, and 21% were built before 1960. In general, homes built more than 30 years ago are likely to require structural renovation and increased maintenance, resulting in greater costs for the owner. Older homes can also create health and safety problems for occupants, as many deteriorated structures often do not meet current building code standards and lack safety features such as fire suppression, home security devices, and seismic safety retrofits. In addition, there are greater lead-based paint related health risks. Based on housing age alone, a significant portion of Jurupa Valley's housing stock could require rehabilitation in the upcoming decade.
- The **2023 Point-In-Time Homeless Count** reported there were 79 unsheltered homeless individuals counted in the City of Jurupa Valley. Over 80 percent of homeless person were White and almost half (46%) Hispanic (many of the Hispanics were also considered White). Approximately 62 percent were chronically homeless, 19 percent had a mental health condition, and approximately half had a physical or developmental disability. No children or families with children were interviewed in the count.
- The average household size in Jurupa Valley was 3.90. Over 30 percent of the City's households were considered **large households** (5 or more persons per household). Large households are a special needs group because of the lack of available affordable housing of adequate size. To save for necessities such as food, clothing, transportation, and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding.
- **Overcrowding** (defined as more than one person per room) occurred in 11.7 percent of the City's total occupied units and severe overcrowding (more than 1.5 persons per room) occurred in 4.1 percent of the total occupied units. Approximately double the figure of severe overcrowding occurred in rental units than owner-occupied units. This indicates the need for larger rental units and/or more rental subsidies to allow large households to afford adequately sized units.
- The most prevalent housing problem facing Jurupa Valley households was **overpayment on housing cost**. A household is considered to be overpaying for housing if housing costs (rent plus utilities) make up more than 30 percent of the household's gross monthly income. Overpaying occurred with 36.1 percent of the total occupied units. Renter households tended to overpay more for housing than owners occupied households.



Fair Housing Profile

- **Fair housing education and outreach** to housing providers and owners is provided through the Fair Housing Council of Riverside County (FHCRC), the California Apartment Owner's Association (CAA), and for properties with Section 8 rent vouchers, the Housing Authority of the County of Riverside (HACR). Given the characteristics of Jurupa Valley's apartment stock as predominately older and in smaller complexes, a large segment of the City's rentals are not managed by professional management companies and small "mom and pop" managers may not be trained in fair housing laws. As small property managers/owners are typically the primary violators of fair housing laws, targeted outreach to this group by the FHCRC remains critical.
- In Jurupa Valley, there have been not housing discrimination cases opened in recent years. Most housing complaints are regarding increases in rent or other landlord-tenant issues. However, It will be important to monitor discrimination complaints in the City over time to make sure that if any discrimination cases arise – that they are properly addressed.
- **Hispanics** comprise 72 percent of Jurupa Valley's population, which reflect well the percentage of the landlord/tenant calls (75%) received by the FHCRC over the past year. This could indicate that the City's Hispanic population is fully aware of the landlord/tenant services available to them.

Public Sector Impediments

- There is currently no mechanism specified in the Zoning Code to allow **reasonable accommodation exceptions** to zoning requirements for individuals with disabilities. Currently, the City considers requests for reasonable accommodation when requests are made, without a formal application and approval process. As part of this Housing Element's Programs, the City will adopt a formal reasonable accommodation ordinance into the Zoning Code.
- The narrow **definition of "family"** in the City's Zoning Code was removed as it was too constraining to the diverse household types in the City. . The City instead used a housing element program to allow for a more open-ended interpretation of what a family is under the housing element and City code. There is no current plan to create a new definition for family in the City of Jurupa Valley due to the possibility of creating unnecessary restrictions to options for housing in the City.
- Providing development opportunities for a **variety of housing types** helps to address the diverse range of housing needs present in a community. Senior citizens, persons with disabilities, veterans, and persons suffering from homelessness, among others, may require non-traditional housing types. As required under state and federal law, Jurupa Valley's Zoning Code has been amended to better facilitate the following types of housing: residential care facilities, SROs, transitional and supportive housing, emergency homeless shelters, and farm worker/employee housing.
- Based on the affordability gap analysis conducted in the City's Housing Element, market rents in Jurupa Valley are beyond the level of affordability of lower income (<80% AMI)



households, and housing sales prices are beyond the level of affordability of moderate income (<120% AMI) households. Local tools including **inclusionary zoning and density bonuses** can be used to facilitate the production of units affordable to low- and moderate-income households, and further goals for economic integration.

Private Sector Impediments

- The **approval rate for home purchase loans** in Jurupa Valley in 2022 was 79.5 percent.
- **The mortgage loan denial rate** in Jurupa Valley was 20.5 percent. The lowest denial rates in Jurupa Valley were among by Asians (14.8%), and Whites (19.5%). Denial rates of Hispanics were at 23.1%, African Americans at 27.1%, with the Hawaiian/Pacific Islanders having the highest denial rates at 40.0%.
- **Realtors and Property Managers** participating in the City's AI outreach efforts were not aware of any discriminatory practices in Jurupa Valley.
- **City and Other Staff** that has extensive contact with residents of Jurupa Valley, in departments such as City Planning, Development Services/Economic Development, Engineering, Building and Safety, and Police (Riverside Sheriff's Department) were not aware of any discriminatory practices in Jurupa Valley. They had not received any complaints from residents.



Recommended Actions to Address Impediments

The City of Jurupa Valley provides the State of California’s Housing and Community Development Department (HCD) with annual updates on Affirmatively Furthering Fair Housing (AFFH) activities. For 2023, the City’s AFFH implementation status of planned actions are summarized below in Table 7-1:

**Table 7-1
Affirmatively Furthering Fair Housing Implementation Status 2023**

Action Area	Description	Implementation Status		
		Future Work Effort	In Process	Ongoing or Complete
Housing Mobility				
ADUs	1. Develop ADU informational materials and ‘as built’ sample plans to promote the development of ADUs in the City. 2. Monitor the production and affordability of ADUs annually to ensure the City is meeting the assumption of 15 ADUs per year as outlined in this Housing Element.		X	
PUBLIC HOUSING AND RENTAL ASSISTANCE	1. Encourage the HARC to continue to provide housing choice vouchers to a minimum of 344 households in Jurupa Valley and increase voucher usage in higher opportunity areas. 2. Work with HARC and FHCRC to encourage small property owners to participate in HACR’s Housing Choice Voucher Assistance Program			X
New Opportunities in Higher Opportunity Areas				
PROVIDE HOUSING OPPORTUNITIES IN HIGHER OPPORTUNITY AREAS FOR ALL MEMBERS OF THE COMMUNITY	1. Provide incentives to encourage the development of a range of creative and affordable housing types to accommodate homeless persons, seniors, disabled persons, and other low and extremely low-income populations, such as single-room occupancy dwellings (SROs), prefabricated housing, tiny houses, and other emerging housing products through fee waivers or deferrals, flexible development standards, supporting funding applications, etc. 2. Work with local developers to include affordable housing units in all new housing developments during the entitlement process. 3. Develop an inclusionary housing ordinance to increase the variety of affordable housing to provide for special needs groups that aren’t being reached right now according to the AFFH. 4. Allocate funding for Infrastructure improvements citywide including, but not limited to, pedestrian and bicycle improvements, complete streets and corridor beautification, ADA improvements, and Safe Routes to School enhancements with a priority in the most economically impacted neighborhoods.			X



**Table 7-1
AFFIRMATIVELY FURTHERING FAIR HOUSING IMPLEMENTATION STATUS 2023 (Cont'd)**

Action Area	Description	Implementation Status		
		Future Work Effort	In Process	Ongoing or Complete
TRADITIONAL NEIGHBORHOOD DESIGN STANDARDS	1. Promote the development of smaller single-family homes on smaller lots using the Traditional Neighborhood Design Standards to developers through the entitlement process. Also develop promotional materials such as educational fliers/handouts on Traditional Neighborhood Design Standards for dissemination to the development community and in meetings with developers.			X
Place-based Strategies for Community Revitalization				
AFFORDABLE MOBILE HOMES CONSERVATION	1. Conserve affordable mobile home housing stock and help bring such housing up to code through periodic outreach and mobile home loan and improvement grants funded by CDBG and other funds, as available.			X
SUBSTANDARD HOUSING CONDITIONS	1. Allocate CDBG grant for housing update and rehabilitation for most aged housing stock for homes older than 50 years.			X
ENFORCEMENT AND OUTREACH TO REDUCE DISCRIMINATION	1. Allocate CDBG funding to creating locally hosted educational workshops on fair housing to reduce the amount of discrimination 2. Provide social media and fact sheets/resource alternatives to access fair housing info with links to the City website 3. Collaborate with Fair Housing Council of Riverside County for continued tracking of fair housing enforcement for discrimination cases.			X
SUPPORT AT-RISK CHILDREN AND YOUTH	1. Provide informational materials on the Youth Opportunity Center at City Hall and promote the Center through social media platforms and regular updates at City Council meetings. 2. Make meeting rooms available to the Center at the City's Jurupa Valley Operations Center located in the Rubidoux area. 3. Assist the Center in the preparation of grant applications as needed. 4. Work with the Rubidoux Youth Opportunity Center to promote their services in census tracts with concentrated poverty and highest need.	X		
PROVIDE ADDITIONAL PARKLAND IN AREAS OF CONCENTRATED POVERTY	1. Provide technical support and assistance to JARPD to acquire and develop a ¾ acre park in the Mission / Wallace / Daly area.		X	



**Table 7-1
AFFIRMATIVELY FURTHERING FAIR HOUSING IMPLEMENTATION STATUS 2023 (Cont'd)**

Action Area	Description	Implementation Status		
		Future Work Effort	In Process	Ongoing or Complete
PROMOTE MEANINGFUL ENGAGEMENT IN THE PUBLIC DECISION-MAKING PROCESS	1. Ensure that affected residents have the opportunity to participate in decisions that affect their health (EJ 1.1). 2. Schedule public meetings on key issues affecting the public at times and locations most convenient to community members (EJ 1.4). 3. Provide translation and interpretation services at public meetings on issues affecting populations whose primary language is not English. Translation time should not be taken from the person's time limit for comments (EJ 1.6).			X
Displacement				
DISPLACEMENT RISK OF LOW-INCOME RESIDENTS DUE TO ECONOMIC PRESSURES	1. Work with FHCRC to continue to provide access to aid and financial counseling for residents and develop an outreach plan for the neighborhoods with the greatest concentration of poverty. 2. Promote the development of affordable units through City policies and State Law on every housing project in entitlement			X

Source: City of Jurupa Valley Housing Department, Jan. 2024

Additional AI recommendations are organized by activity type as outlined in HUD's 1998 Fair Housing Planning Guide. The recommendations listed below are primarily implemented by the Fair Housing Council of Riverside County (FHCRC), with coordination and oversight by the City's Development Services Department.

1. Education and Outreach Activities

Action 1.1: In partnership with the FHCRC, conduct multi-faceted fair housing outreach to Jurupa Valley tenants, landlords, property owners, realtors, and property management companies. Methods of outreach will include workshops, informational booths at community events, presentations to civic leaders and community groups, public service announcements, and distribution of multi-lingual fair housing literature. Ensure the Hispanic community is provided with accessible information on available fair housing and landlord/tenant services.

Action 1.2: Ensure the FHCRC conducts focused outreach and education to small property owners/landlords on fair housing, and reasonable accommodation and reasonable modification issues in particular. FHCRC will continue to conduct property manager trainings on a regular basis, targeting managers of smaller properties, and promote



the California Certified Resident Manager program offered through the California Apartment Association.

Action 1.3: Encourage the FHCRC and Housing Authority of Riverside County work to enhance access to services and housing for residents with limited English proficiency. For the federal CDBG program, the City will provide public notices in English and Spanish, and ensure translators are available at public meetings.

Action 1.4: Contact the Housing Authority of Riverside County (HARC) regarding the apparent under-representation of Hispanic households in the Housing Choice Voucher program. As warranted, request that HARC conduct targeted outreach as defined in its Administrative Plan.

2. Enforcement Activities

Action 2.1: Continue to provide investigation and response to allegations of illegal housing discrimination through the FHCRC. For cases that cannot be conciliated, the FHCRC will refer case to the Department of Fair Housing and Employment (DFEH), U.S. Department of Housing and Urban Development (HUD), small claims court, or to a private attorney, as warranted.

Action 2.2: On an annual basis and in coordination with the FHCRC, review discrimination complaints to assess Jurupa Valley trends and patterns over time, and tailor fair housing education and outreach accordingly.

Action 2.3: Continue to work with FHCRC to provide general counseling and referrals over the phone regarding tenant-landlord issues.

3. Monitoring Lending, Housing Providers, and Local Real Estate Practices

Action 3.1: City shall continue to monitor mortgage loan denial rates among African American households and other racial/ethnic groups. As warranted, contact the City's major mortgage lenders to discuss the City's concerns.

Action 3.2: City may contract with an organization to help protect homeowners from mortgage rescue fraud by promoting the use of HUD-certified, non-profit mortgage counseling agencies on the City's website and other means.

Action 3.3: City may contract with an organization to help coordinate with local realtors and conduct outreach to the local real estate community on predatory mortgage lending practices, loan modification scams, and the rights of tenants in foreclosed properties. The Jurupa Valley Chamber of Commerce, which has members that are realtors and real estate lenders, could be a key organization to contact for this Action.

Action 3.4: Through the Fair Housing Council of Riverside County (FHCRC), monitor on-line advertising of rental housing for fair housing violations on a quarterly basis, investigate if warranted, and refer to California Department of Fair Employment and Housing (DFEH) for possible enforcement. Take steps to encourage the Press Enterprise to



publish a Fair Housing Notice and a "no pets" disclaimer in the For Rent Classified section.

Action 3.5: Continue to include non-discriminatory and fair housing language in all City affordable housing contracts and agreements.

4. Land Use Policies to Affirmatively Further Fair Housing

Action 4.1: Currently, the City considers requests for reasonable accommodation when requests are made, without a formal application and approval process. As part of this Housing Element's Programs, the City will adopt a formal reasonable accommodation ordinance into the Zoning Code.

Action 4.2: As part of the previous housing element, the City removed the definition of "family" as it was too constraining to the diverse household types in the Jurupa Valley. The City instead used a housing element program to allow for a more open-ended interpretation of what a family is under the housing element and City code. There is no current plan to create a new definition for family in the City of Jurupa Valley due to the possibility of creating unnecessary restrictions to options for housing in the City.

Action 4.3: The City is also amending the current zoning code to include the necessary provisions to meet the Lanterman Act and will include and allow for group homes, boarding homes for person with disabilities.

Action 4.4: As a means of expanding housing choice for extremely low income renters, including persons with disabilities and veterans, amend the Zoning Code to include provisions for single room occupancy units (SROs). SRO State law mandates that local jurisdictions address the provision of housing options for extremely low-income households, including Single Room Occupancy units (SRO). SRO units are typically one room units intended for occupancy by a single individual. They are distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and a bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. There are minimum standards for SROs (including a minimum floor area requirement) under the California Health and Safety Code. The City of Jurupa Valley's Zoning Code does not specifically address SROs. As part of this Housing Element, the City will include provisions to address SRO housing.

Action 4.5: State law establishes transitional and supportive housing as residential uses and therefore, local governments cannot treat these uses differently from other similar types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). As part of the development of the City's Housing Element, Jurupa Valley will include provisions for transitional and supportive housing, pursuant to current state law.

Action 4.6: In cooperation with nonprofit organizations, adjacent cities, and with Riverside County, encourage the development of a homeless shelter to meet Jurupa Valley's and adjacent communities' homeless shelter needs. Per City's certified Housing Element, Jurupa Valley will work on a homeless shelter plan within the next 24 months.



Action 4.7: Amend the Zoning Code for consistency with the California Employee Housing Act which requires that housing for six or fewer employees – including the need to address the need for farmworker housing - be treated as a regular residential use.

Action 4.8: Amend the Zoning Code to eliminate the requirement for discretionary review for multi-family development in multi-family residential zones to better facilitate permit processing for projects that conform to the General Plan and Zoning Ordinance development standards. In 2020, the City adopted objective multifamily residential development standards to facilitate the ministerial review of multifamily housing projects that reserve a minimum of 10% of the units affordable to lower income households. As of the preparation of the Housing Element, the City is in the process of formalizing the process through the preparation of an application and other procedures. Applicants for affordable multi-family projects that conform with underlying general plan and zoning designations need only to submit for building permits. Applications are routed to the Community Development Department to determine conformance with the City’s objective multifamily development standards. Staff will work with applicants directly on any minor design changes needed to ensure conformance thus allowing projects to remain in an expedited ministerial building permit review process. This process eliminates the need for a discretionary Site Development Permit and CEQA for affordable housing projects, but still requires impact studies where site conditions warrant them.

5. Increasing Geographic Choice in Housing

Action 5.1: While housing affordability is not a fair housing issue per se, providing a variety of housing opportunities can help lessen the likelihood of housing discrimination by increasing the supply. Jurupa Valley may facilitate the provision of affordable housing throughout the community through: 1) available financial assistance; 2) flexible development standards; 3) density bonuses; and 4) consideration of development fee waivers.

Action 5.2: Implement the new Mixed-Use Overlay and Town Center Overlay land use designations (applied to three historic core areas, namely Rubidoux, Pedley, and Glen Avon) established as part of the City’s General Plan. Continue to work with the Riverside County Housing Authority, housing non-profits and housing developers to identify specific sites for developing housing suitable to very low-income households, including seniors, disabled persons, veterans, farm workers and the homeless.

Action 5.3: Complete a study for an inclusionary housing ordinance to be developed and implemented in the City. Previously an inclusionary housing ordinance was administered by the County of Riverside. As the City continues to grow and attempts to accommodate the development of its various communities, it is a key goal to make the effort to provide better housing for all income levels.



Action 5.4: Continue to implement the City’s density bonus, which reflects the current State density bonus law to better facilitate the provision of mixed income housing. The State density bonus law requires local governments to grant a density bonus and additional incentives and reductions in parking requirements to a developer of a qualifying housing project – for example, applicants that agree to provide a certain percentage of very low-income units, low-income units, or moderate-income units.



I, Rod B. Butler, City Manager, hereby certify that this Analysis of Impediments to Fair Housing Choice for the City of Jurupa Valley represents the City's conclusions about impediments to fair housing choice, as well as the actions necessary to address any identified impediments.

Rod B. Butler, City Manager
City of Jurupa Valley

Date _____

Appendix A

**Public Notice Affidavit, Community Outreach, Sign-In Sheets and Public
Presentation**

Public Notice Affidavit

Insert affidavit

Fair Housing Community Outreach City of Jurupa Valley

Fair Housing Survey - City Web Page

https://www.jurupavalley.org

Permit Information Agendas & Minutes General Plan Report a Concern Municipal Code

CITY HIGHLIGHTS

Stay up to Date

Free Sandbags Available for Jurupa Valley Residents

Wednesday, Dec. 20
10 a.m. - 12 p.m.
Jurupa District Lions Club

JurupaValley.org

One-Day Sandbag Distribution

Free sandbags available for Jurupa Valley residents, 12/20

[Read on...](#)

HOUSING IMPEDIMENTS COMMUNITY SURVEY

Take the Survey Today

Your answers will be kept confidential. Your participation will assist the City in establishing a plan to improve opportunities for fair housing choice.

Housing Impediments Community Survey

Take the Survey Today Your answers will be kept confidential. Your participation will assist the City in establishing a plan to improve opportunities for fair housing choice.

[Read on...](#)

Career Opportunities

Are you looking to begin an exciting career in city government? Join the City of Jurupa Valley team.

[Apply Today...](#)

CITY NEWS & EVENTS

Fair Housing Survey – English and Spanish City Web Page

Home - News Carousel

Posted on: November 9, 2023

Housing Impediments Community Survey

HOUSING IMPEDIMENTS COMMUNITY SURVEY

Take the Survey Today

Your answers will be kept confidential. Your participation will assist the City in establishing a plan to improve opportunities for fair housing choice.

English:

<https://www.surveymonkey.com/r/FJYV6B5>



ENCUESTA DE IMPEDIMENTOS DE VIVIENDAS

Responda la encuesta hoy

sus respuestas serán confidenciales. Su participación ayudará a la Ciudad de Jurupa Valley a establecer un plan para mejorar las oportunidades de obtener viviendas justamente para los residentes de la ciudad.

Español:

<https://www.surveymonkey.com/r/FJVRBC>



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Fair Housing Survey – English and Spanish City Social Media Web Page



City of Jurupa Valley

November 13 · 🌐

The City of Jurupa Valley is administering this housing survey to review the opportunities and problems associated with people's ability to attain housing within the City. Please take a few minutes to fill out this survey. Your answers will be kept confidential. Your participation will assist the City in establishing a plan to improve opportunities for fair housing choice.

La ciudad de Jurupa Valley está administrando esta encuesta de viviendas para identificar las oportunid... See more



👍 1

👍 Like

💬 Comment

Fair Housing Survey – English and Spanish City Social Media Web Page



City of Jurupa Valley

November 27 at 4:00 PM ·

The City of Jurupa Valley is administering this housing survey to review the opportunities and problems associated with people's ability to attain housing within the City. Please take a few minutes to fill out this survey. Your answers will be kept confidential. Your participation will assist the City in establishing a plan to improve opportunities for fair housing choice.

La ciudad de Jurupa Valley está administrando esta encuesta de viviendas para identificar las oportunid... [See more](#)

**HOUSING
IMPEDIMENTS
COMMUNITY
SURVEY**

Take the Survey Today

Your answers will be kept confidential.
Your participation will assist the City
in establishing a plan to improve
opportunities for fair housing choice.

**ENCUESTA DE
IMPEDIMENTOS DE
VIVIENDAS**

Responda la encuesta hoy

Sus respuestas serán confidenciales.
Su participación ayudará a la Ciudad de
Jurupa Valley a establecer un plan para
mejorar las oportunidades de obtener
viviendas justamente para los
residentes de la ciudad.



4



2

Fair Housing Survey - English and Spanish
City Social Media Web Page



City of Jurupa Valley

5d ·

Be a part of the City's Analysis of Impediments to Fair Housing Choice study!

1 Participate in the Fair Housing Public Workshop
December 19, 2023 @ 6 PM
Jurupa Valley City Hall (8930 Limonite Ave.)... See more



3

Like

Comment

Community Outreach Meetings on City Facebook Page

facebook.com/CityOfJurupaValley/

SpamTitan Login - KaseyaOne Jurupa Valley, CA [Kaseya - Login] How do I REALLY Ex... Kaseya VSA119 Google Maps Fortinet Fortinet For... Mitel Connect Direc... Pelican Site Manager Add/

facebook

Email or phone

City of Jurupa Valley

Intro

This is the official, authorized Facebook page for the City of Jurupa Valley. www.jurupavalley.org

Page · Government organization

8930 Limonite Ave., Jurupa Valley, CA, United States, California

(951) 332-6464

jurupavalley.org

Closed now

City of Jurupa Valley · 1d ·

Join us tomorrow, 12/19, 6PM at City Hall for a Fair Housing Workshop on the City's analysis of obstacles to fair housing. All residents are encouraged to participate and discuss the City's housing needs. For more information, visit JurupaValley.org.

Se anima a todos los residentes a participar en el taller de vivienda justa y ayude planificar las necesidades de vivienda de la ciudad. [See more](#)

TALLER PÚBLICO DE VIVIENDA JUSTA
Martes | 19 de diciembre | 6 p.m.
Municipio del Valle de Jurupa

FAIR HOUSING PUBLIC WORKSHOP
TUESDAY | DECEMBER 19 | 6 P.M.
JURUPA VALLEY CITY HALL

Photos See all photos

City of Jurupa Valley

Weather Alert

Bollos de Agua Disponibles para Residencias

Free Samplings Available for Jurupa Valley Residents

Margie Dapron

How about some nice starter homes that young working couples can actually afford? When run down houses start at a half million, there's no way young families can pay that. And who wants to raise a family in an apartment? Even decent townhomes or co... [See more](#)

Community Outreach Meetings on City Calendar Web Page

List Week Month

Find a Facility Notify Me@ Print Subscribe to iCalendar

Search calendar by:
Start Date End Date Search Show Past Events Select a Calendar

Return to Previous View Map

Event Details

Housing Public Meeting Analysis of Impediments

Tuesday, December 19, 2023

Date: December 19, 2023
Time: 6:00 PM
Location: City Hall Conference Room
Address: 8930 Limonite Avenue
Jurupa Valley, CA 92509

f t e



**Fair Housing Public Meeting Analysis of
Impediments to Fair Housing Choice 2024-2029**

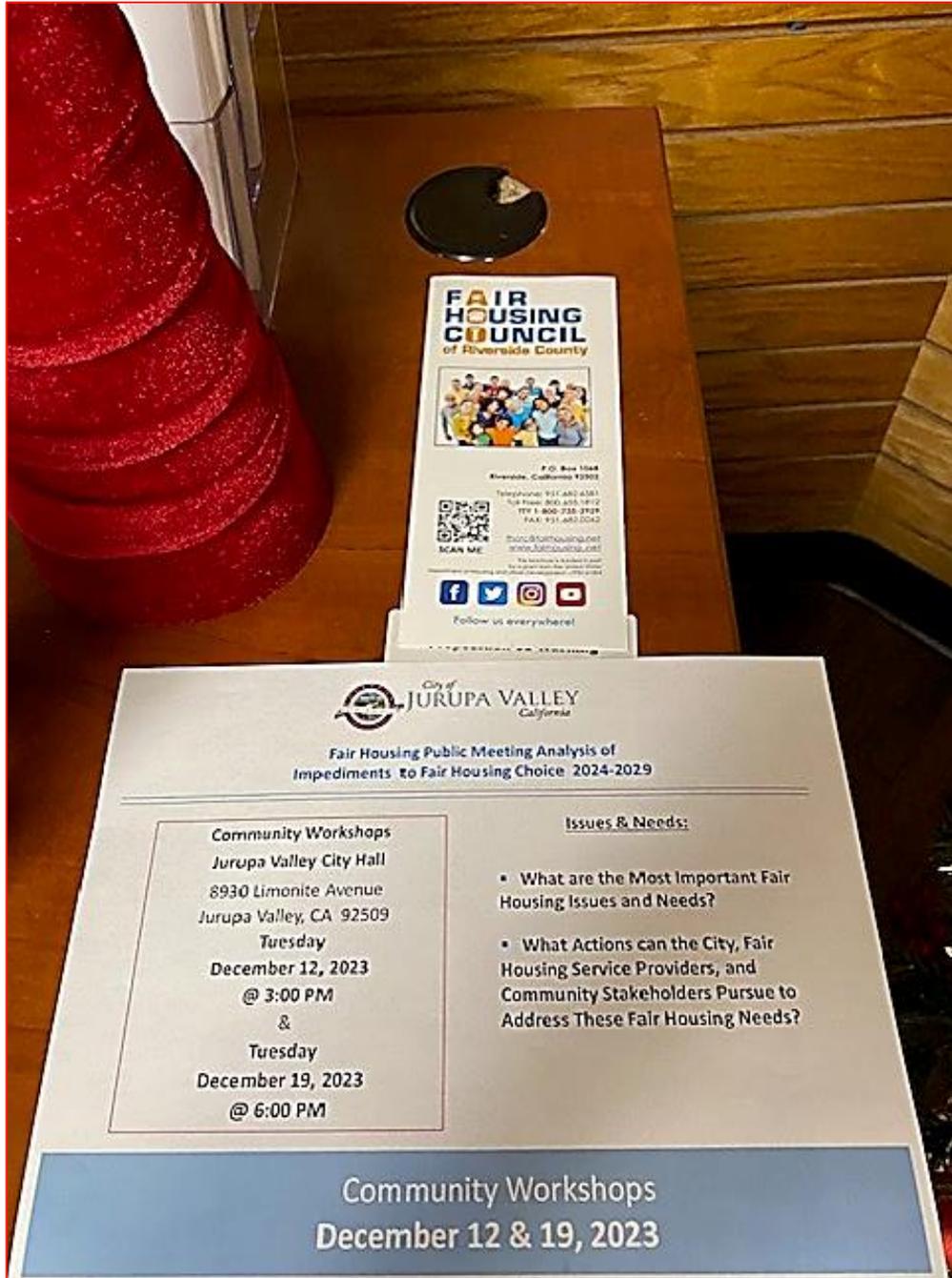
Community Workshops
Jurupa Valley City Hall
8930 Limonite Avenue
Jurupa Valley, CA 92509
Tuesday
December 12, 2023
@ 3:00 PM
&
Tuesday
December 19, 2023
@ 6:00 PM

Issues & Needs:

- **What are the Most Important Fair Housing Issues and Needs?**
- **What Actions can the City, Fair Housing Service Providers, and Community Stakeholders Pursue to Address These Fair Housing Needs?**

**Community Workshops
December 12 & 19, 2023**

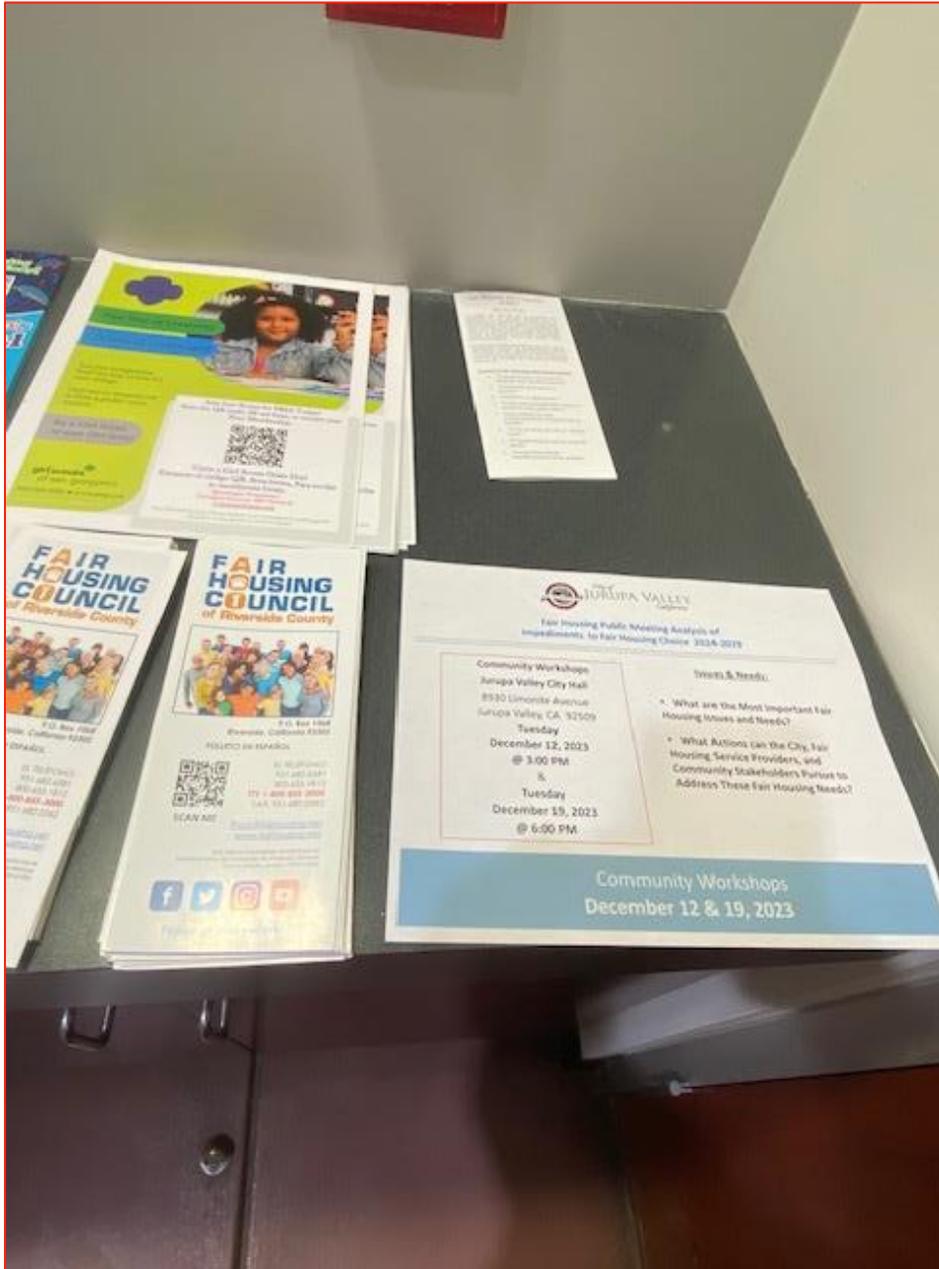
Community Outreach Meetings Flyers at
Jurupa Valley City Hall - Lobby Area
8930 Limonite Ave.
Jurupa Valley, CA 92509



Community Outreach Meetings Flyers at
Louis Robidoux Public Library
5840 Mission Blvd
Jurupa Valley, CA 92509



**Community Outreach Meetings Flyers at
Glen Avon Library Public Library
9244 Galena St.
Jurupa Valley, CA 92509**



Sign-In Sheets Fair Housing Community Meetings



Fair Housing Meeting December 12, 2023

Name	Organization	Phone Number	Email Address
Armando Valenzuela	Resident - Rubidoux	(951) 323 8783	N/A
Leticia Torres	Resident - Rubidoux	(951) 452 6575	N/A
Jenny Felix	mirra Lynn a	(951) 250 9567	jennyv-08@yahoo.com
Magdalena Pardo	Jurupa Valley	(951) 329-4159	
MARGARITA VASQUEZ	GRC Associates, Inc	(62) 553 - 2737	rvasquez@grcassocs.com



Fair Housing Meeting December 19, 2023

Name	Organization	Phone Number	Email Address
ROBERT G. VASQUEZ	GRC Associates	562-553-2737	rvasquez@grcassocs.com
MARIA FANIAS VASQUEZ	Residente	951-742-3038	marafaniasvasquez@gmail.com
Hugh Carter	Fair Housing Council	951 682 6581	hcarter@fairhousing.net
Michael Chay	City of Jurupa Valley	951 237 8069	michael.chay@cityofjurupa.com
Claudia Coronado	Resident	(909) 568-7923	Claudia@ccr.pacific.net



City of
JURUPA VALLEY
California

Community Workshop
Jurupa Valley City Hall
8930 Limonite Avenue
Jurupa Valley,
CA 92509
Tuesday
December 19, 2023
@ 6:00 PM

**Fair Housing Public
Meeting**
**Analysis of Impediments
to Fair Housing Choice**
2024-2029

Community Workshop
December 19, 2023

Community Workshop Series

**Stakeholder
Community
Workshop 1**
JV City Hall Dec.
12, 2023

**Community
Workshop 2**
JV City Hall
Dec. 19, 2023

**Analysis of
Impediments
to Fair
Housing**

1 **Tuesday, Dec. 12 at 3:00PM**
JV City Hall
8930 Limonite Avenue

2 **Tuesday, Dec. 19 at 6:00PM**
JV City Hall
8930 Limonite Avenue

Today's Community Workshop

- **Introduction to Fair Housing Plan**
- **Implement the Fair Housing Act's statutory mandate to affirmatively further fair housing (AFFH). HUD's goal to ensure its program participants proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination.**
- **Analysis of Impediments to Fair Housing Choice (AI): HUD allows program participants to undertake AI fair housing planning to support certification of compliance with AFFH**
- **Public Outreach/Comments**
- **AI Approval Process**

Fair Housing Plan

- **Jurisdictions receiving federal funds must certify that they are affirmatively promoting fair housing. Certification means:**
 - ✓ Prepare an Analysis of Impediments to Fair Housing Choice (AI) or other form of fair housing planning every 5 years
 - ✓ City annually reviews/certifies to HUD taking actions to eliminate identified impediments
 - ✓ Maintain fair housing records reflecting the actions taken

Definition of Fair Housing

- **Fair housing describes a condition in which individuals of similar income levels in the same housing market have a similar range of choices available to them regardless of following characteristics:**
 - ✓ Race or color
 - ✓ Religion
 - ✓ Sex
 - ✓ Marital or familial status
 - ✓ National origin
 - ✓ Disability
 - ✓ Gender
 - ✓ Gender identity and expression
 - ✓ Sexual orientation
 - ✓ Source of income
 - ✓ Age
 - ✓ Ancestry
 - ✓ Genetic Information
 - ✓ Other Arbitrary Basis

Definition of Fair Housing Impediments

- Fair Housing Impediment defined as:

“Any actions, omissions, or decisions based on race, color, ancestry, national origin, religion, sex, disability, marital status, familial status or any other arbitrary factor which restricts, or has the effect of restricting the availability of housing choices.”

- To affirmatively promote equal housing opportunity, communities must work to remove impediments to fair housing choice

Definition of Fair Housing Impediments

- **Economic factors that impact housing choice are not fair housing issues per se**
- **Only when household income combined with other factors – e.g. race – impact housing choice is it a fair housing issue**
- **Tenant/landlord disputes only become fair housing issues when based on factors protected under fair housing laws**

Key Components of the Analysis of Impediments to Fair Housing Choice (AI)

- **Regional and Community Profiles**
 - ✓ Demographic and socioeconomic
 - ✓ Household and housing characteristics
 - ✓ Employment
 - ✓ Special needs
 - ✓ Public assisted housing
 - ✓ Access to public transportation
- **Mortgage Lending Practices**
 - ✓ Lending patterns by race/ethnicity and income levels
 - ✓ Lending performance by lenders

Key Components of the AI

- **Public Policies and Practices (General Plans/Zoning/Building Codes)**
 - ✓ Land use policies/development standards
 - ✓ Reasonable accommodations
 - ✓ Housing for special needs (disabled, seniors, homeless, etc)
 - ✓ Residential development fees
- **Fair Housing Practices**
 - ✓ Rental and homeownership market
 - ✓ Fair housing services
 - ✓ Trends in discrimination cases

Key Components of the AI

- **Status of Actions from the Previously Completed 2019-2023 JV AI**
 - ✓ Were the actions implemented and were they successful?
 - ✓ Should the actions be continued in the new Jurupa Valley's AI?
- **Findings and Recommendations**
 - ✓ Identify potential impediments to fair housing choice
 - ✓ Recommendations /actions to address impediments

Jurupa Valley Profile: Race/Ethnicity

	2022	2017
White	41.5%	54.0%
Black or African American	3.4%	3.3%
American Indian and Alaska Native	1.1%	1.1%
Asian	4.6%	2.7%
Nat. Hawaiian and Other Pacific Islander	0.1%	0.2%
Other Race	38.7%	34.9%
Two or more races	10.6%	3.9%
Total	107,609	102,202
Hispanic or Latino (any race)	71.9%	69.6%
White - Not Hispanic	18.7%	22.9%

Sources: US Census, American Community Survey 2013-17 & July 1, 2022

Jurupa Valley: Home Purchase Loans & Denials 2022

Race - Ethnicity	Pop.	Loans	Denials
White	41.5%	47.5%	45.2%
Black or African American	3.4%	4.0%	5.2%
American Indian and Alaska Native	1.1%	0.7%	1.0%
Asian	4.6%	18.2%	13.1%
Nat. Hawaiian and Other Pacific Islander	0.1%	0.3%	0.7%
Other Race	38.7%	27.1%	34.1%
Two or more races	10.6%	2.3%	0.6%
Total	107,609	1,486	1,486
Hispanic or Latino (any race)	71.9%	49.5%	53.9%

Sources: US Census, American Community Survey 2013-17 & July 1, 2022, CLC Compliance Technologies, Inc.. Federal Financial Institutions Examination Council

Profile: Age and Disability

Total Civilian Non-Institutionalized Population		% of Tot	% with Disability
Under 18 years	29,577	27.8%	2.2%
18 to 64 Years	66,725	62.7%	7.4%
65 Years and Older	10,169	9.6%	22.8%
Total	106,471	100.00%	7.43%

Source: US Census Bureau, 2021

Community Outreach

- **What are the Most Important Fair Housing Issues and Needs?**
- **What Actions can the City, Fair Housing Service Providers, and Community Stakeholders Pursue to Address These Fair Housing Needs?**
 - ✓ **Comments**
 - ✓ **Survey Forms**

Needs & Housing Surveys

- On-line Housing Impediments survey on the City's website at:
[http://www.jurupavalley.org/_____](http://www.jurupavalley.org/)
- Copies of surveys at City Hall & libraries. Please return the survey(s) to City Hall or by mail.
- Last day to submit surveys is **12/20/2023.**

Planning Process – Important Dates

- **Community Outreach**
 - ✓ **November 13 to December 20, 2023 – AI Housing Survey**
 - ✓ **December 12, 2023 – Stakeholder & Community**
 - ✓ **December 19, 2023 -- Community**
- **30-Day Public Review of Draft AI**
 - ✓ **February 2023**
- **City Council Public Hearing**
 - ✓ **March 21, 2023**
- **March __, 2023 – City Manager signs AI approval (process complete)**

Fair Housing Services

- **Provide programs and services for the elimination of discrimination, general housing (tenants and landlords) service and education to cities**
- **Fair Housing Council-Riverside Co. (951) 682 - 6581**
- **Jurupa Valley City Hall:**

Amy Sells, Senior Management Analyst
asells@jurupavalley.org
(951) 332-6464 x249

Thank You

If you have additional questions or comments after this workshop, please contact:

Amy Sells

City of Jurupa Valley

(951) 332-6464 x249

asells@jurupavalley.org



Appendix B

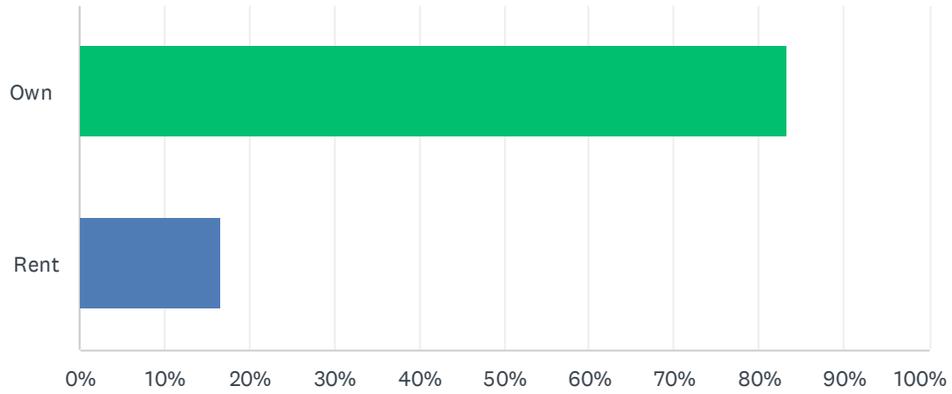
Fair Housing Survey Results (31 Responses in English, Plus 1 in Spanish)

Q1 Please enter your ZIP Code:

Answered: 31 Skipped: 0

Q2 Do you own or rent your home?

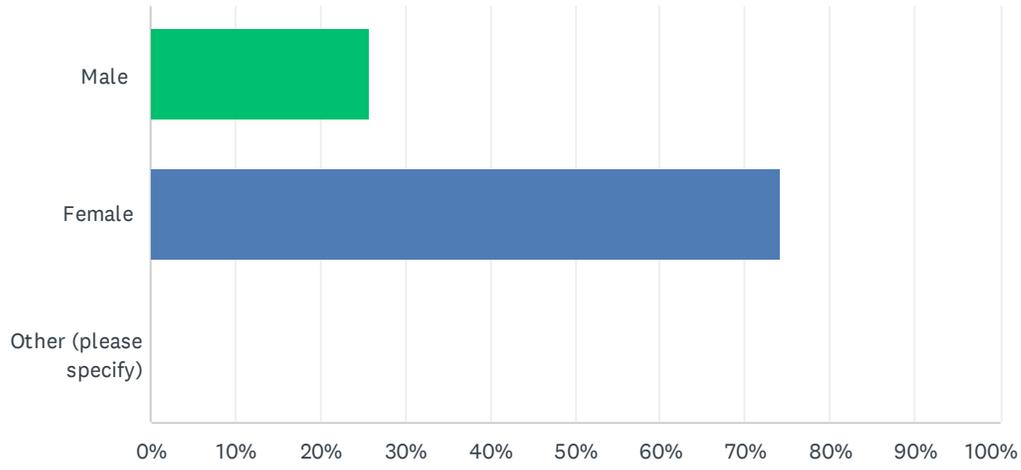
Answered: 30 Skipped: 1



ANSWER CHOICES	RESPONSES	
Own	83.33%	25
Rent	16.67%	5
TOTAL		30

Q3 What is your gender?

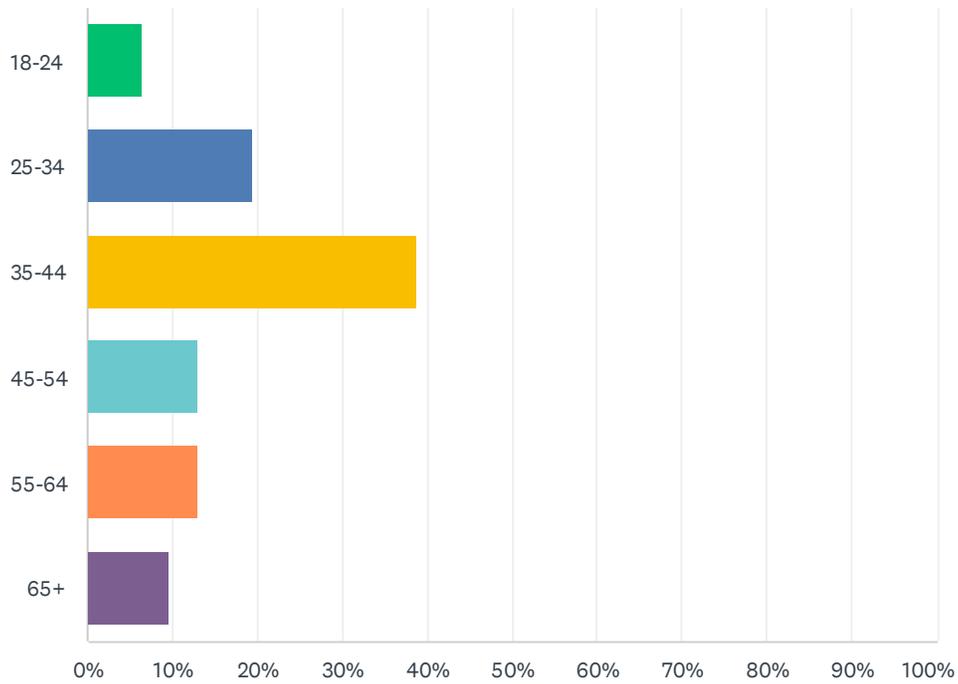
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
Male	25.81%	8
Female	74.19%	23
Other (please specify)	0.00%	0
TOTAL		31

Q4 Age:

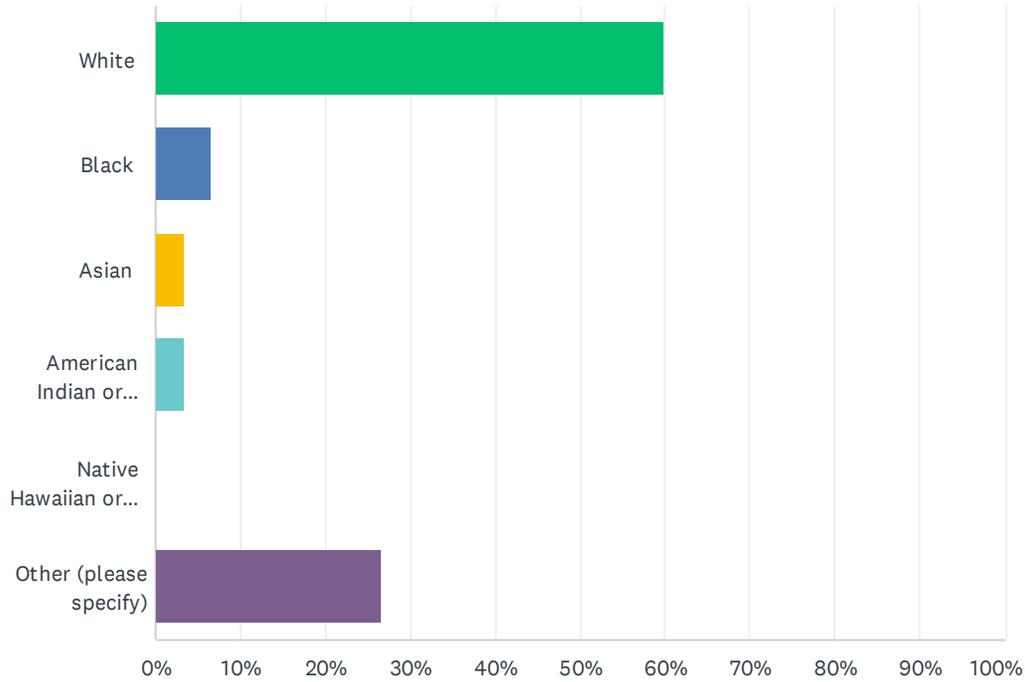
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES
18-24	6.45% 2
25-34	19.35% 6
35-44	38.71% 12
45-54	12.90% 4
55-64	12.90% 4
65+	9.68% 3
TOTAL	31

Q5 Race (please select one or more):

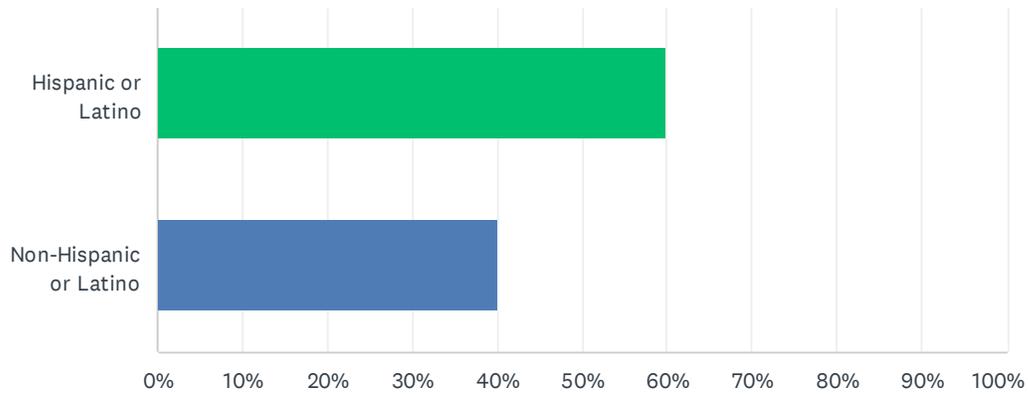
Answered: 30 Skipped: 1



ANSWER CHOICES	RESPONSES	
White	60.00%	18
Black	6.67%	2
Asian	3.33%	1
American Indian or Alaska Native	3.33%	1
Native Hawaiian or Other Pacific Islander	0.00%	0
Other (please specify)	26.67%	8
TOTAL		30

Q6 Ethnic Category (please select one)

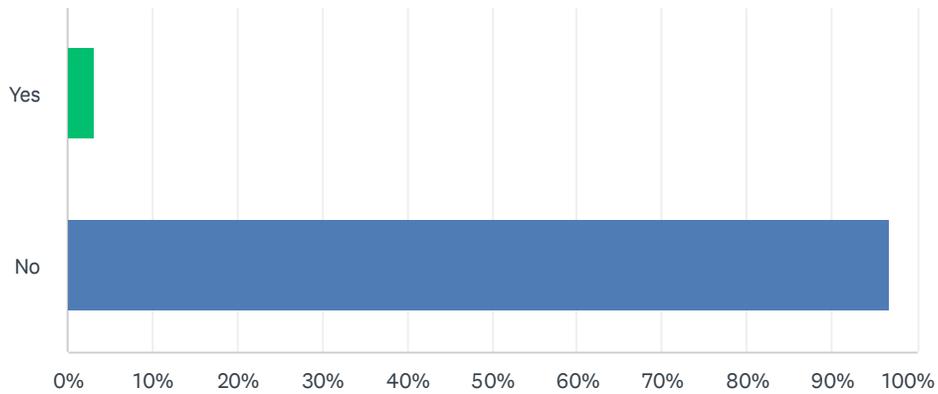
Answered: 30 Skipped: 1



ANSWER CHOICES	RESPONSES	
Hispanic or Latino	60.00%	18
Non-Hispanic or Latino	40.00%	12
TOTAL		30

Q7 Do you have a disability?

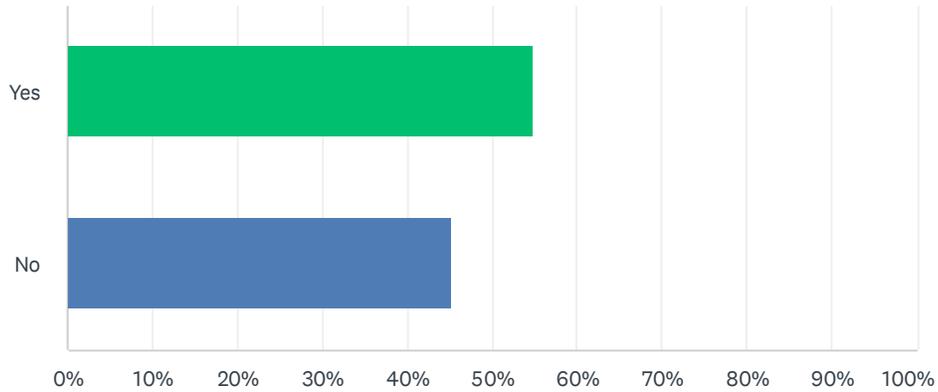
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	3.23%	1
No	96.77%	30
TOTAL		31

Q8 Do you have children under the age of 18 years old in your home?

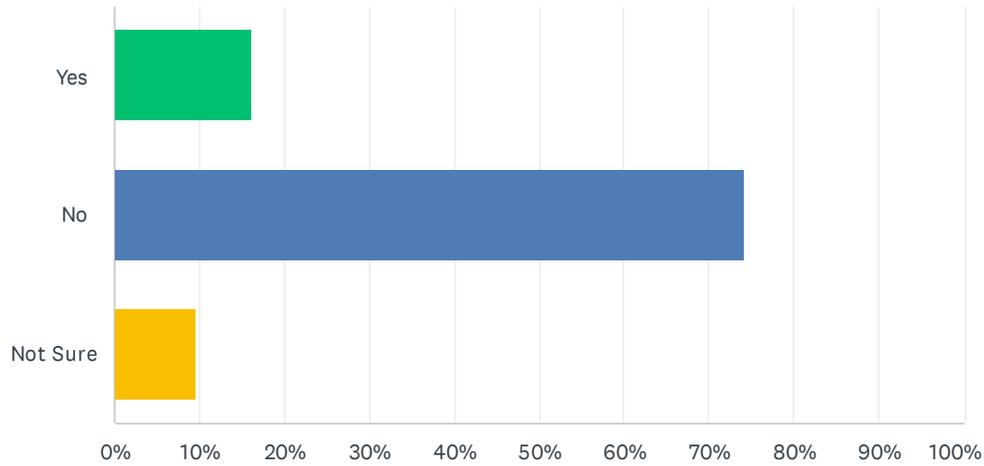
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	54.84%	17
No	45.16%	14
TOTAL		31

Q9 Have you ever encountered any form of housing discrimination or know someone who has?

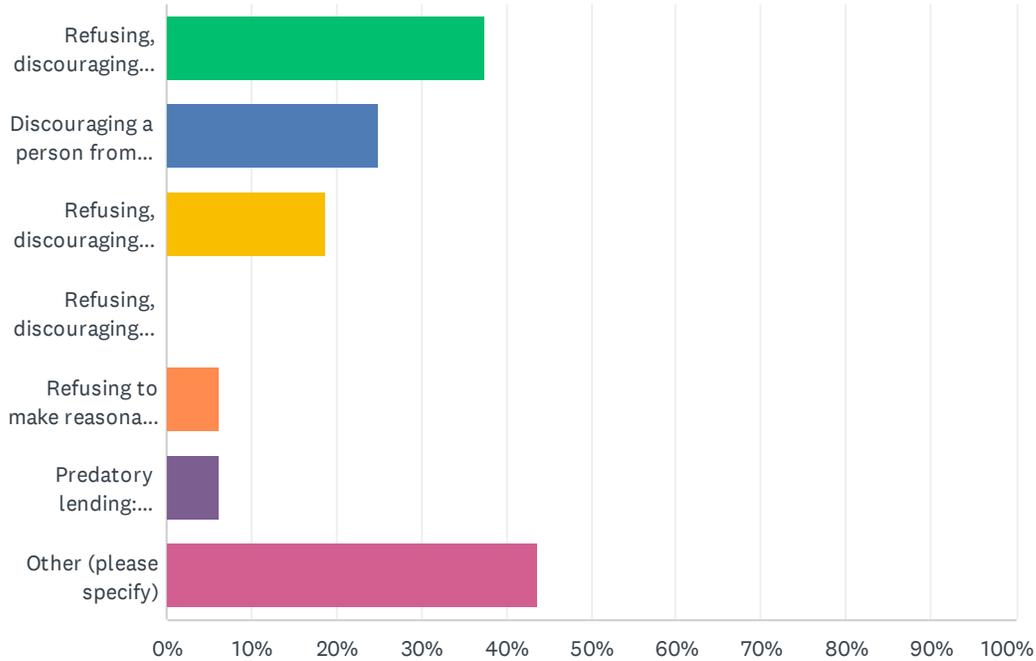
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	16.13%	5
No	74.19%	23
Not Sure	9.68%	3
TOTAL		31

Q10 If you believe or think that you or someone you know has been subjected to housing discrimination, please choose the type that best describes it (select all that apply):

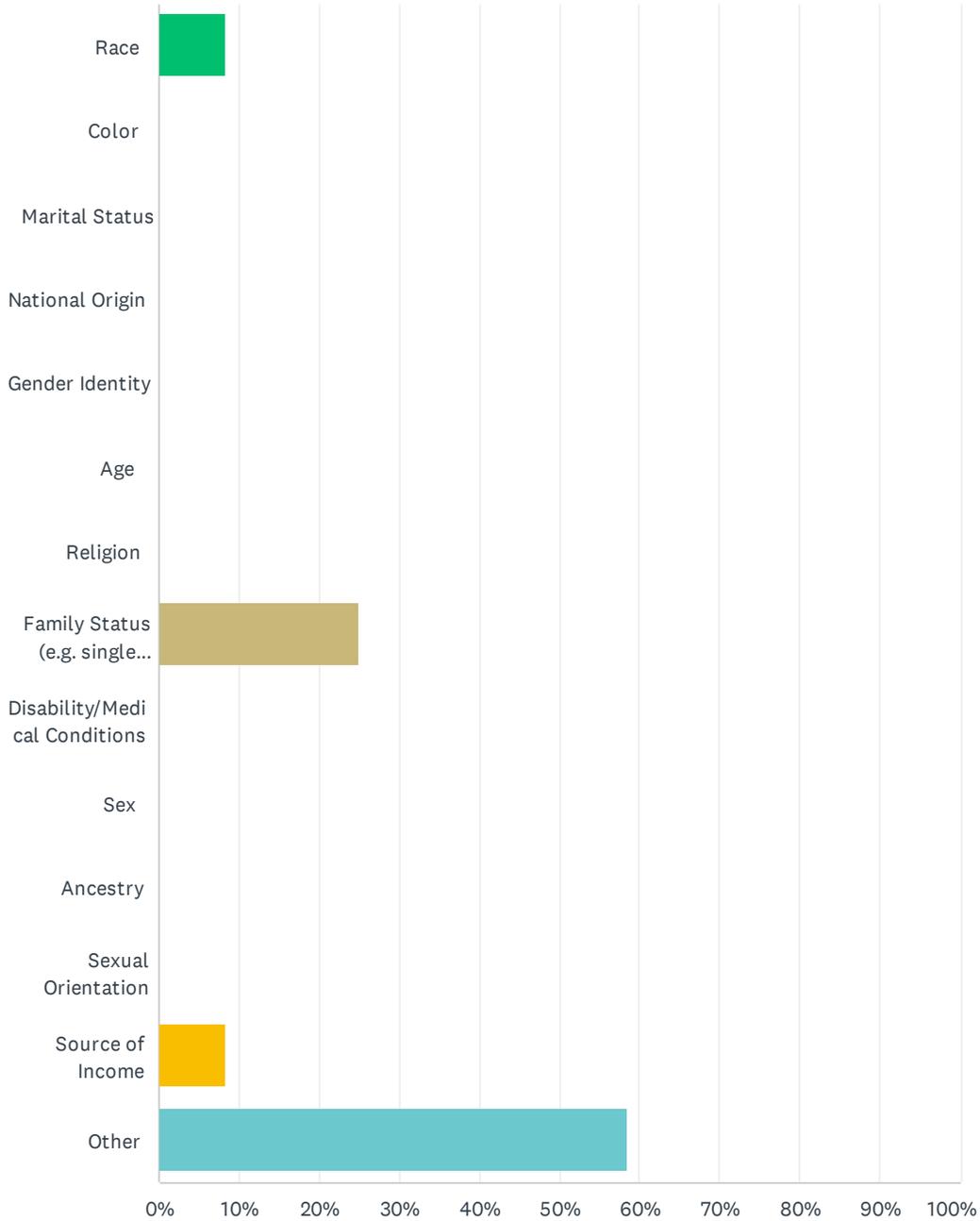
Answered: 16 Skipped: 15



ANSWER CHOICES	RESPONSES	
Refusing, discouraging or charging more to rent an apartment or buy a home.	37.50%	6
Discouraging a person from living where he/she wants to live. Steering him/her to another apartment, complex or neighborhood.	25.00%	4
Refusing, discouraging, making it difficult, charging more or providing less favorable terms on a home loan.	18.75%	3
Refusing, discouraging or changing more for home insurance.	0.00%	0
Refusing to make reasonable accommodation or not allowing a modification to be made to make an apartment more accessible for a person with a disability.	6.25%	1
Predatory lending: unfair, misleading and deceptive loan practices.	6.25%	1
Other (please specify)	43.75%	7
Total Respondents: 16		

Q11 If you experienced housing discrimination: What was the basis of the discrimination?

Answered: 12 Skipped: 19



CITY OF JURUPA VALLEY HOUSING SURVEY (2024-29)

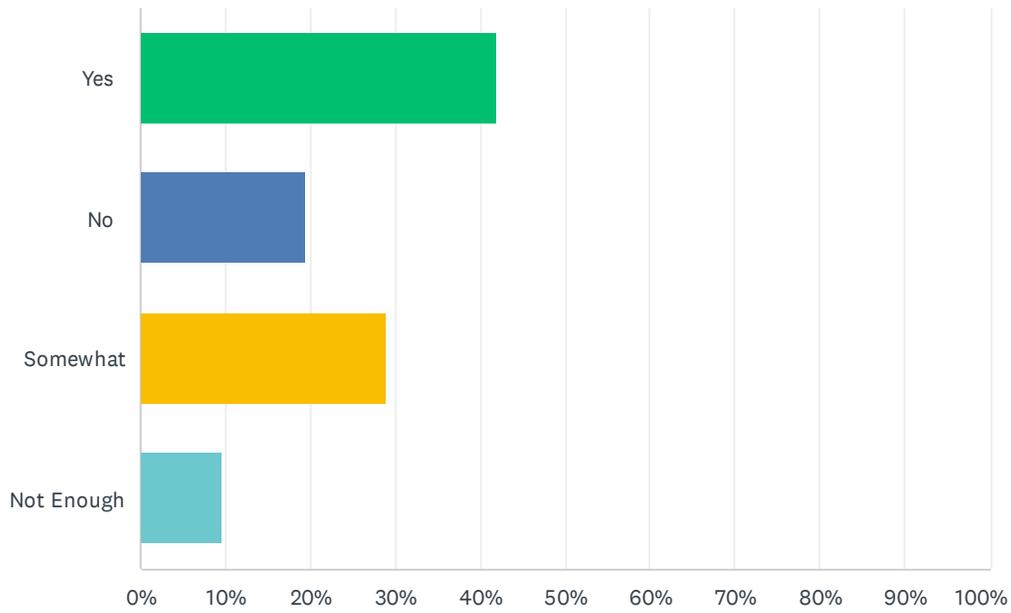
ANSWER CHOICES	RESPONSES	
Race	8.33%	1
Color	0.00%	0
Marital Status	0.00%	0
National Origin	0.00%	0
Gender Identity	0.00%	0
Age	0.00%	0
Religion	0.00%	0
Family Status (e.g. single parent with children)	25.00%	3
Disability/Medical Conditions	0.00%	0
Sex	0.00%	0
Ancestry	0.00%	0
Sexual Orientation	0.00%	0
Source of Income	8.33%	1
Other	58.33%	7
TOTAL		12

Q12 If you were a victim of housing discrimination, in what neighborhood did it occur?

Answered: 11 Skipped: 20

Q13 Do you feel that you are well-informed on housing discrimination?

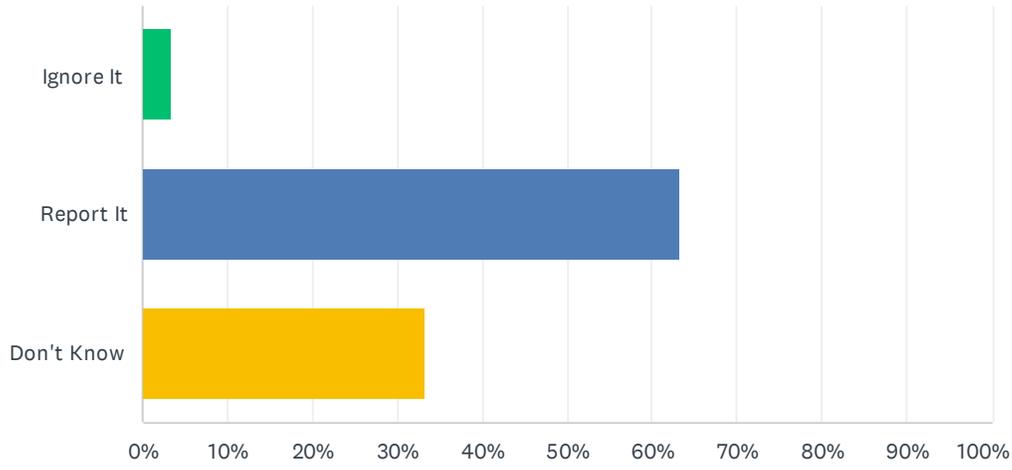
Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	41.94%	13
No	19.35%	6
Somewhat	29.03%	9
Not Enough	9.68%	3
TOTAL		31

Q14 What would you do if you encountered housing discrimination?

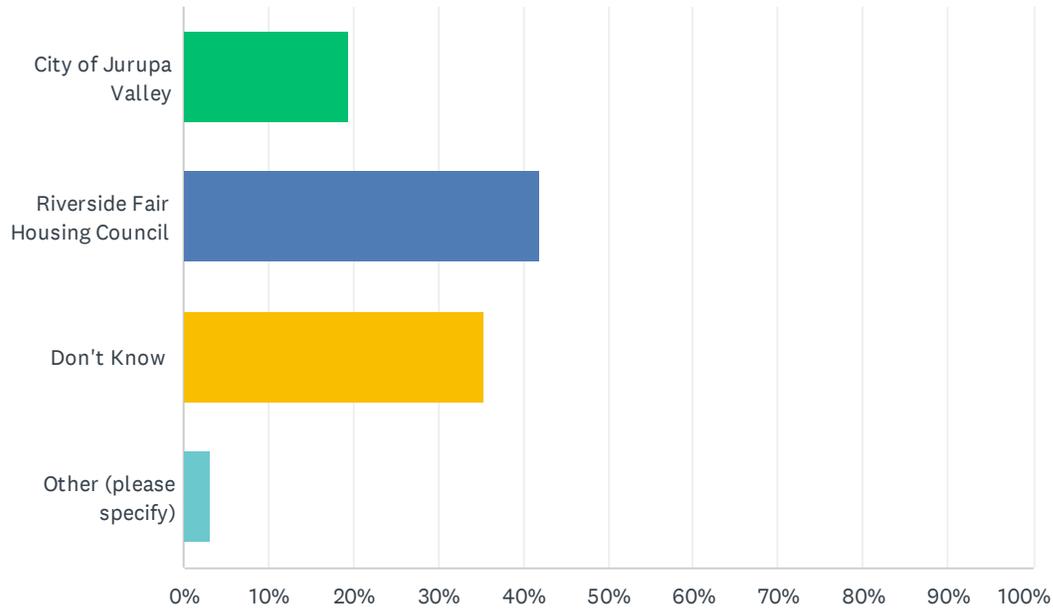
Answered: 30 Skipped: 1



ANSWER CHOICES	RESPONSES
Ignore It	3.33% 1
Report It	63.33% 19
Don't Know	33.33% 10
TOTAL	30

Q15 If you were to report housing discrimination, who would you report it to?

Answered: 31 Skipped: 0



ANSWER CHOICES	RESPONSES	
City of Jurupa Valley	19.35%	6
Riverside Fair Housing Council	41.94%	13
Don't Know	35.48%	11
Other (please specify)	3.23%	1
TOTAL		31

Q16 If you think that housing discrimination is occurring, what types of discrimination do you think are the largest problems in Jurupa Valley?

Answered: 16 Skipped: 15

Q17 What can be done to prevent housing discrimination in Jurupa Valley?

Answered: 16 Skipped: 15

Q18 Please provide any additional comments you may have on fair housing.

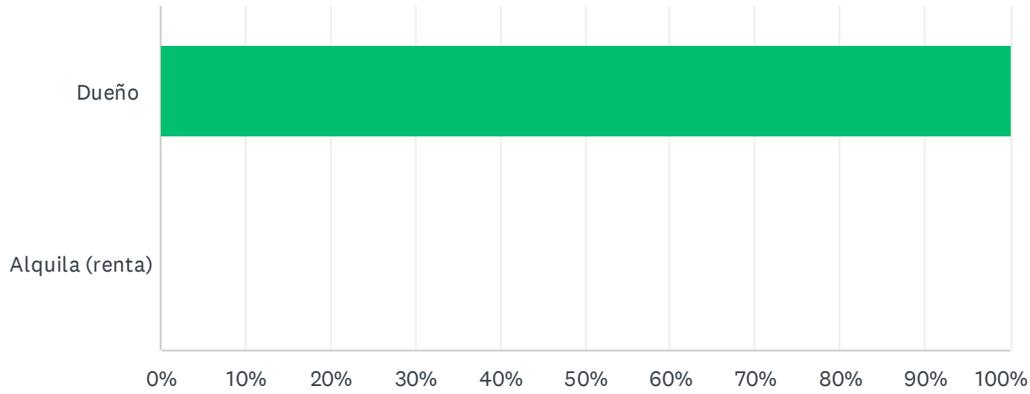
Answered: 10 Skipped: 21

Q1 ¿Cuál es su código postal?

Answered: 1 Skipped: 0

Q2 ¿Usted alquila (renta) o es dueño de su casa?

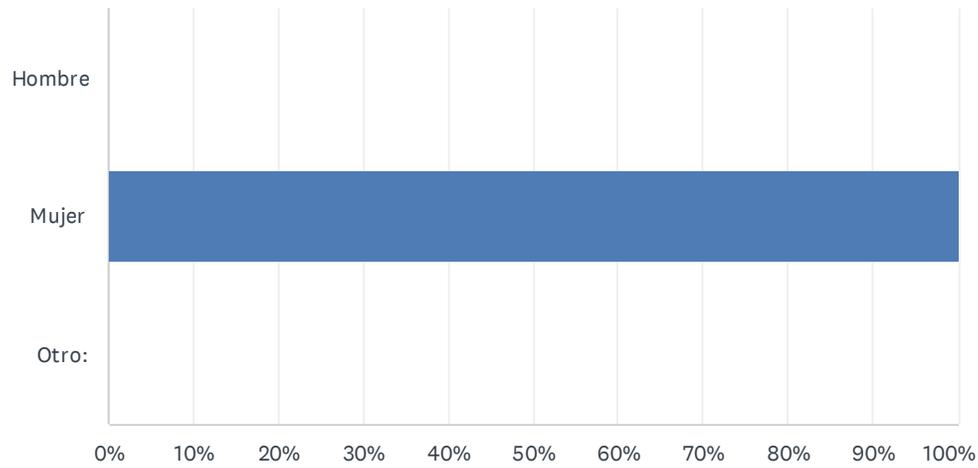
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Dueño	100.00%	1
Alquila (renta)	0.00%	0
TOTAL		1

Q3 ¿Cuál es su género?

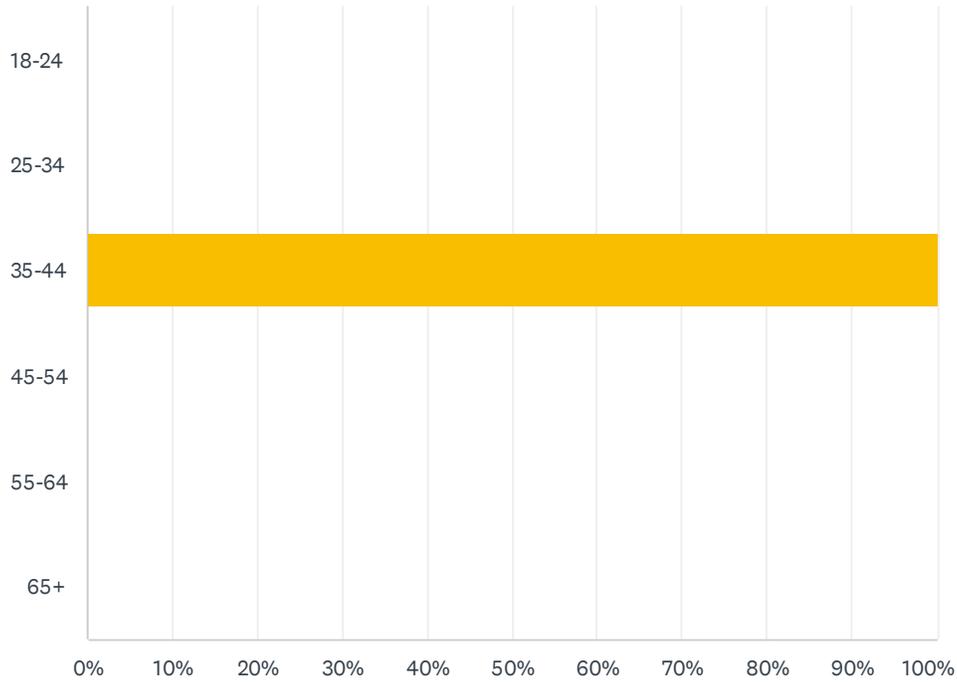
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
Hombre	0.00% 0
Mujer	100.00% 1
Otro:	0.00% 0
TOTAL	1

Q4 Edad:

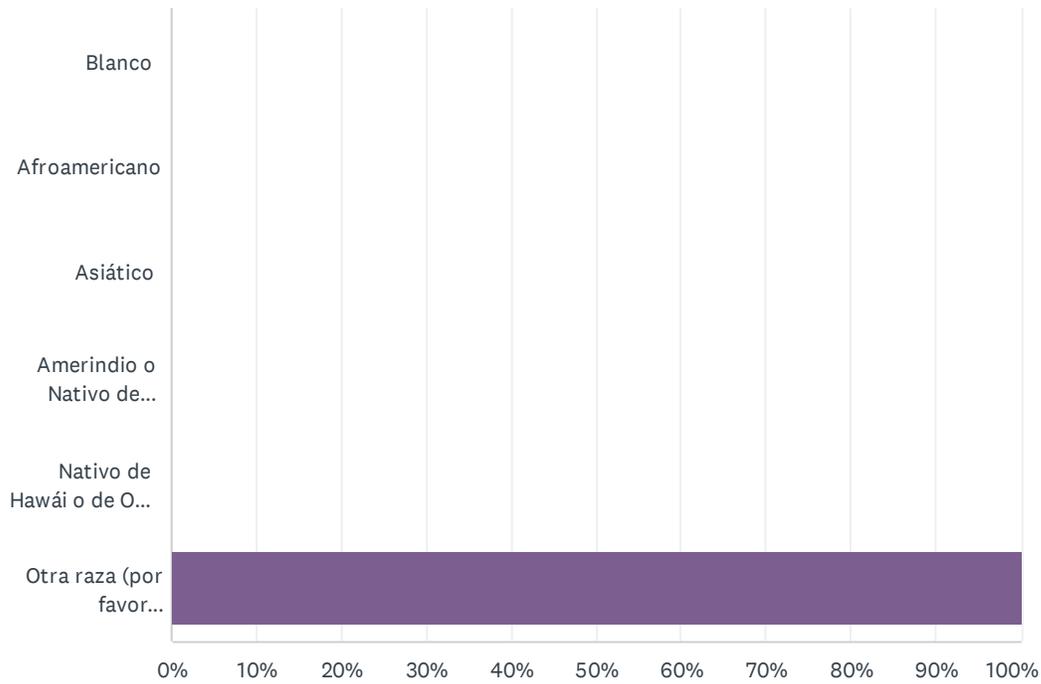
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
18-24	0.00% 0
25-34	0.00% 0
35-44	100.00% 1
45-54	0.00% 0
55-64	0.00% 0
65+	0.00% 0
TOTAL	1

Q5 Categorías raciales (seleccione una o más):

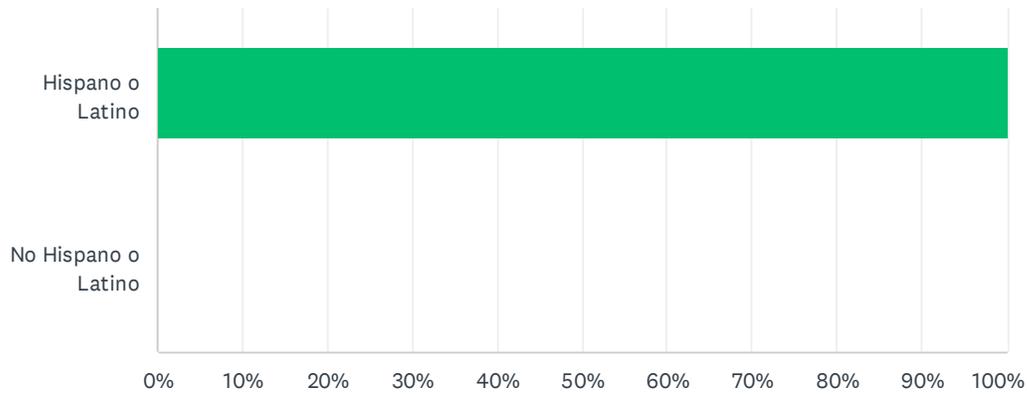
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Blanco	0.00%	0
Afroamericano	0.00%	0
Asiático	0.00%	0
Amerindio o Nativo de Alaska	0.00%	0
Nativo de Hawái o de Otra Isla del Pacífico	0.00%	0
Otra raza (por favor especifique):	100.00%	1
TOTAL		1

Q6 Categoría étnicas (seleccione una):

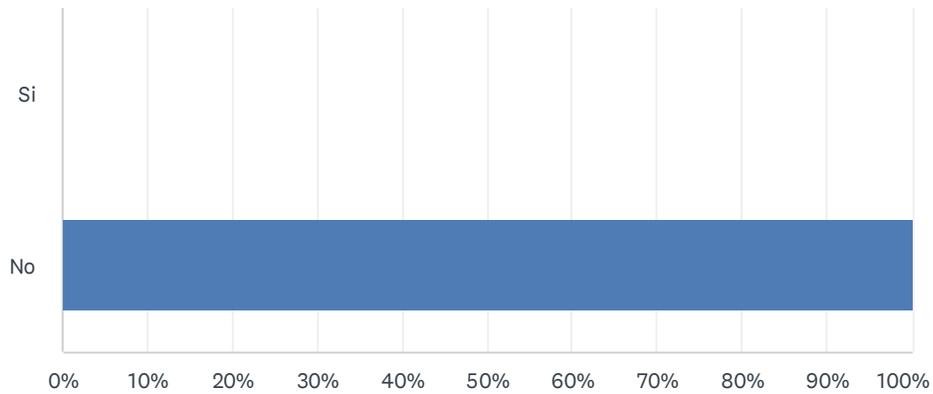
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Hispano o Latino	100.00%	1
No Hispano o Latino	0.00%	0
TOTAL		1

Q7 ¿Tiene alguna discapacidad?

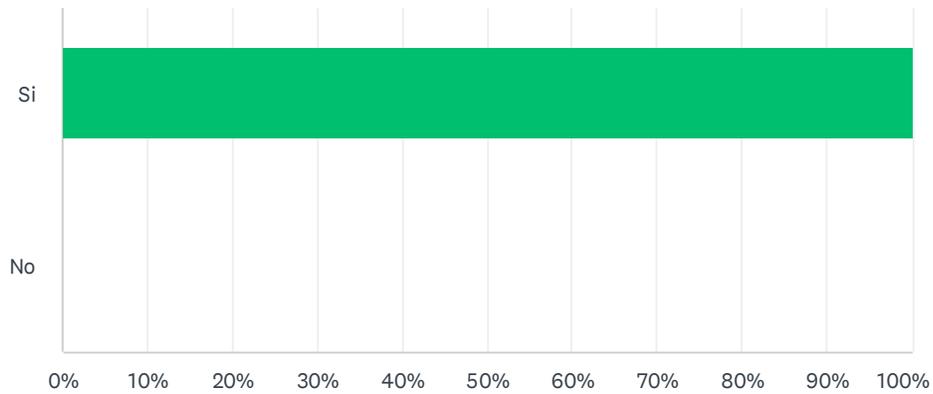
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	100.00%	1
TOTAL		1

Q8 ¿Tiene niños menores de 18 años en su hogar?

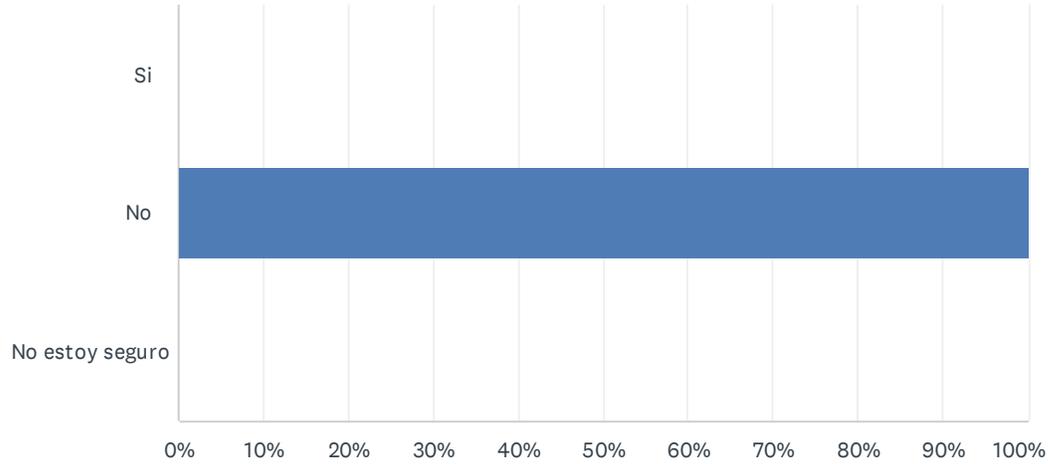
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	100.00%	1
No	0.00%	0
TOTAL		1

Q9 ¿Alguna vez ha enfrentado usted o conoce a alguien más que tuvo cualquier forma de discriminación en adquirir una vivienda?

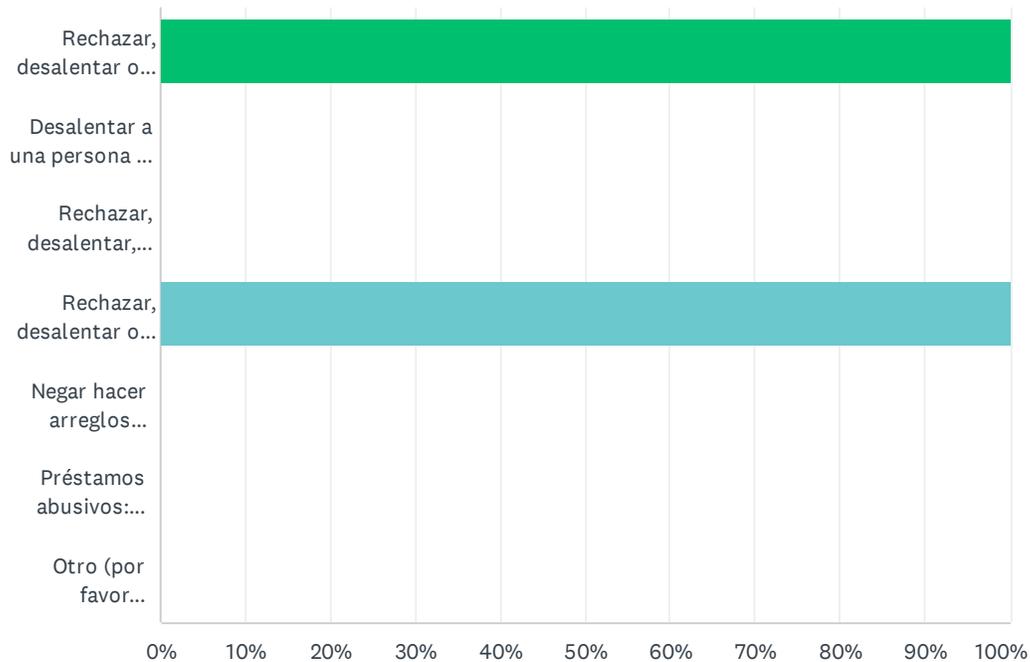
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	100.00%	1
No estoy seguro	0.00%	0
TOTAL		1

Q10 Si usted cree o piensa que usted o alguien que usted conoce ha sido objeto de discriminación en adquirir una vivienda, por favor elija el tipo que mejor describe la discriminación (seleccione todas las que correspondan):

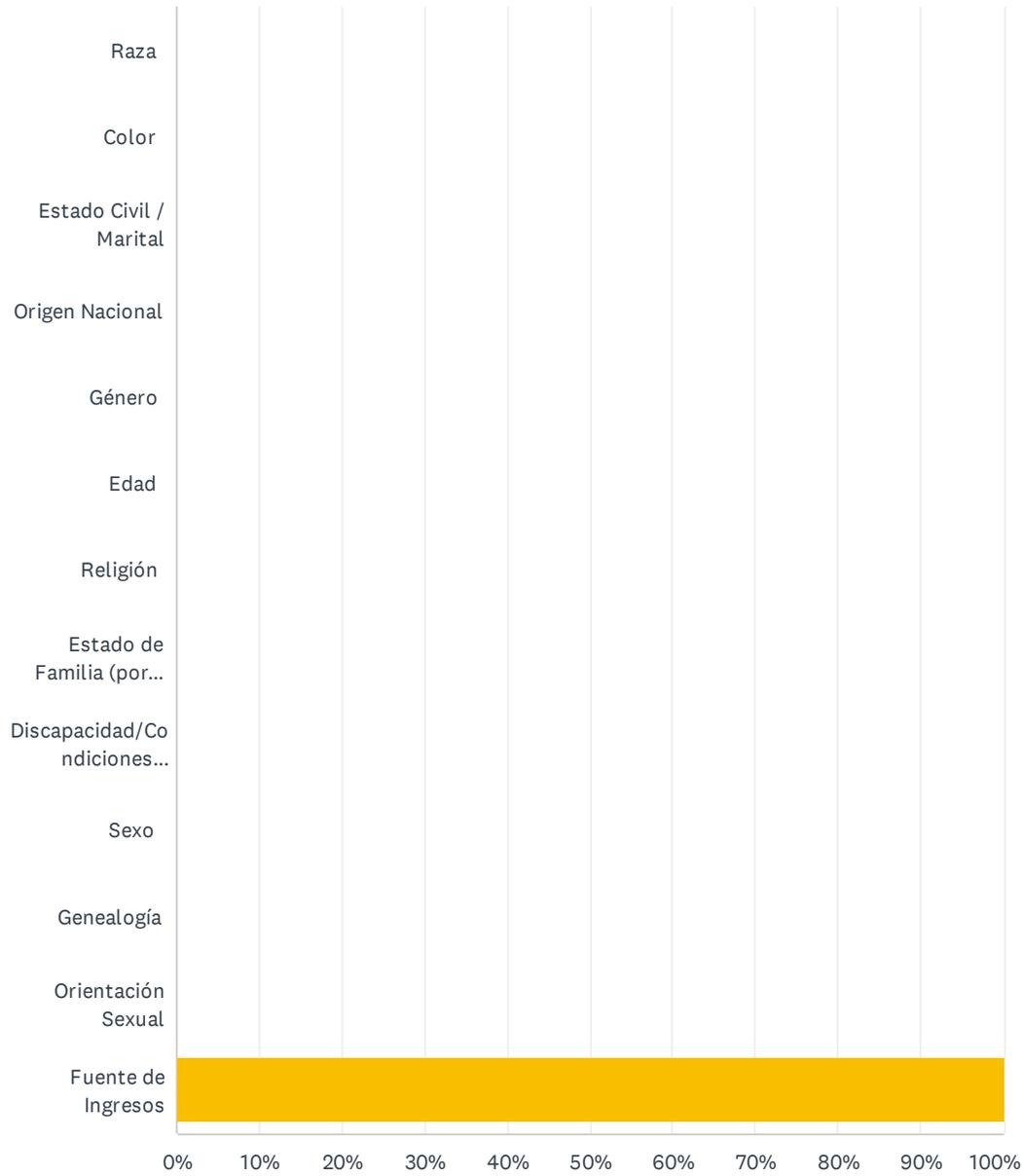
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Rechazar, desalentar o cobrar más para alquilar (rentar) un apartamento o comprar una casa.	100.00%	1
Desalentar a una persona de vivir donde él / ella quiere vivir. Dirigir a él / ella a otro apartamento, complejo o barrio.	0.00%	0
Rechazar, desalentar, hacer difícil, cobrar más o proporcionar condiciones menos favorables en un préstamo hipotecario.	0.00%	0
Rechazar, desalentar o cobrar más por un seguro de hogar.	100.00%	1
Negar hacer arreglos razonables o no permitir una modificación para hacer un apartamento más accesible para una persona con una discapacidad.	0.00%	0
Préstamos abusivos: prácticas desleales de préstamos fraudulentas y engañosas.	0.00%	0
Otro (por favor especifique):	0.00%	0
Total Respondents: 1		

Q11 Si ha experimentado discriminación en adquirir una vivienda: ¿Cuál fue la base de la discriminación?

Answered: 1 Skipped: 0



Ciudad de Jurupa Valley - Encuesta de Impedimentos de Viviendas (2024-29)

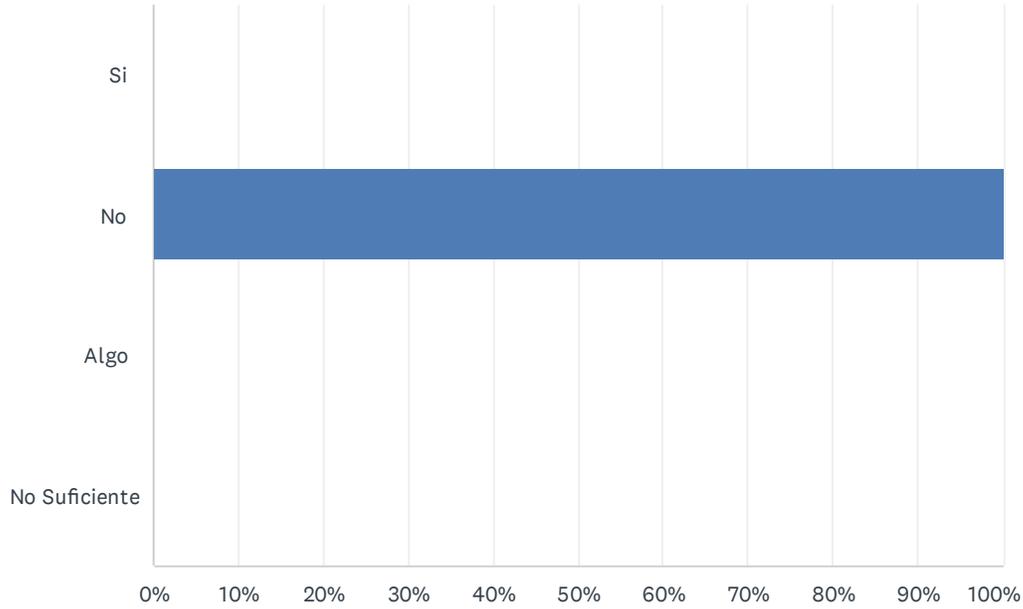
ANSWER CHOICES	RESPONSES	
Raza	0.00%	0
Color	0.00%	0
Estado Civil / Marital	0.00%	0
Origen Nacional	0.00%	0
Género	0.00%	0
Edad	0.00%	0
Religión	0.00%	0
Estado de Familia (por ejemplo, un solo padre o madre con hijos)	0.00%	0
Discapacidad/Condiciones Médicas o Mental	0.00%	0
Sexo	0.00%	0
Genealogía	0.00%	0
Orientación Sexual	0.00%	0
Fuente de Ingresos	100.00%	1
TOTAL		1

Q12 Si fue víctima de discriminación en adquirir una vivienda: ¿en qué vecindario ocurrió?

Answered: 1 Skipped: 0

Q13 ¿Siente que usted está bien informado sobre discriminación de viviendas?

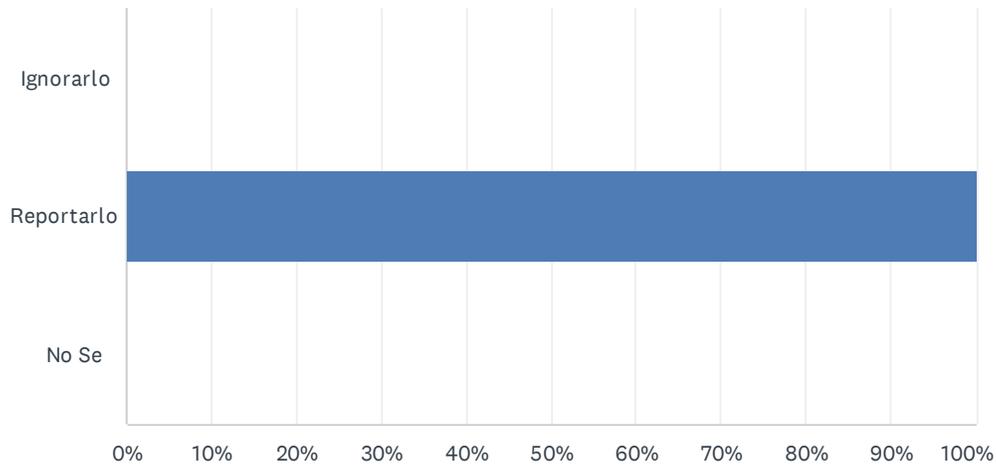
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	100.00%	1
Algo	0.00%	0
No Suficiente	0.00%	0
TOTAL		1

Q14 ¿Qué haría usted si encuentra discriminación en una vivienda?

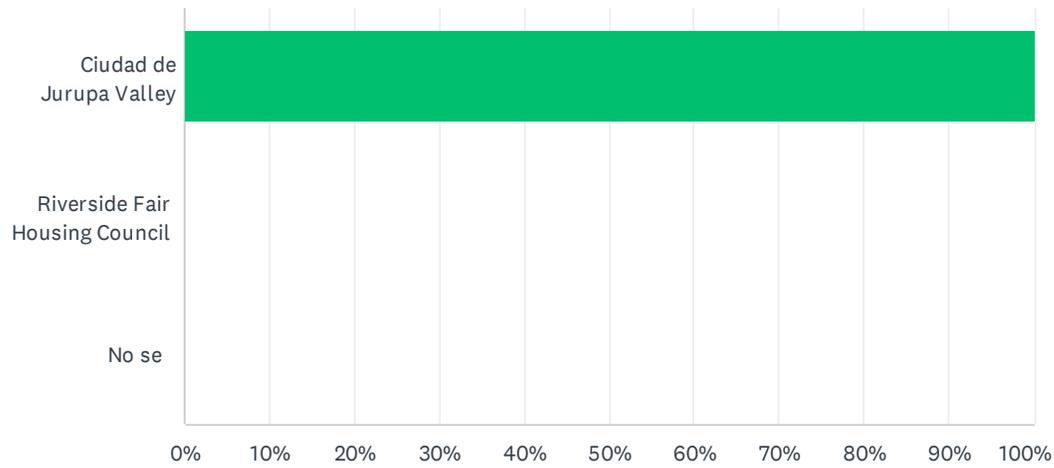
Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES
Ignorarlo	0.00% 0
Reportarlo	100.00% 1
No Se	0.00% 0
TOTAL	1

Q15 ¿Si va a informar discriminación de vivienda, donde lo reportaría?

Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	
Ciudad de Jurupa Valley	100.00%	1
Riverside Fair Housing Council	0.00%	0
No se	0.00%	0
TOTAL		1

Q16 Si usted piensa que está ocurriendo discriminación en adquirir una vivienda, ¿qué tipos de discriminación cree usted que son los problemas más grandes en Jurupa Valley?

Answered: 1 Skipped: 0

Q17 ¿Qué se puede hacer para prevenir la discriminación de vivienda en Jurupa Valley?

Answered: 1 Skipped: 0

Q18 Por favor proporcione cualquier comentario adicional que pueda tener sobre la vivienda justa.

Answered: 1 Skipped: 0

Appendix C
Public Comments

(to be completed after Public Hearing)