



# **Analysis of Impediments to Fair Housing Choice 2019-2023**

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December 2018



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## A. Background

Fair housing is 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, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income, or any other arbitrary factor. The Analysis of Impediments to Fair Housing Choice (A.I.) examines local housing conditions, economics, policies and practices in order to ensure that housing choices and opportunities for all residents are available in an environment free from discrimination. The AI assembles fair housing information, identifies existing impediments that limit housing choice, and proposes actions to mitigate those impediments.

Equal access to housing (housing choice) is vital to meeting essential needs and pursuing personal, educational, employment, or other goals. Recognizing this fundamental right, the federal government and the State of California have established fair housing as a right protected by law.

### *Fair Housing Laws*

In an effort to end housing segregation, the United States Congress passed the Civil Rights Act of 1968, making housing discrimination based on race, color, national origin, or religion illegal. In 1974, Congress amended the Fair Housing Act to include sex as a protected category. Then in 1988, Congress again amended the Fair Housing Act by passing the Fair Housing Amendments Act<sup>1</sup>, making housing discrimination against families with children and people with disabilities unlawful. The Fair Housing Amendments Act also incorporated accessibility standards for new multi-family units and “reasonable accommodations” for people with disabilities into the Fair Housing Act.

In addition to prohibiting discrimination based on federal laws, the State of California has enacted a number of statutes that mirror and, in certain cases, extend federal fair housing protections. The Unruh Civil Rights Act of 1959<sup>2</sup> and subsequent court decisions require equal access to the accommodations, advantages, facilities, privileges or services of all business establishments regardless of protected status. The courts have interpreted this Act to prohibit any arbitrary discrimination based in any class distinction, regardless of whether or not that basis is enumerated in the Act.

The Fair Employment and Housing Act of 1963<sup>3</sup> is the primary state law that prohibits discrimination in the sale, rental, lease negotiation, or financing of housing based on race, color, religion, sex, marital status, national origin, and ancestry. The California Fair Housing

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<sup>1</sup>42 U.S. Code §§ 3601 et. seq.

<sup>2</sup>California Civil Code, §§ 51 and 52

<sup>3</sup>California Government Code §§ 12900-12906

Act of 1992 brought state laws into conformity with the Federal Fair Housing Act of 1988 and added protections for people with a “mental and physical disability” and “familial status.” The Act also requires that housing providers allow disabled persons to modify their premises to meet their needs.

The Ralph Civil Rights Act of 1976 provides that all persons have the right to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of their race, color, religion, ancestry, national origin, political affiliation, sexual orientation, sex, age, disability, or position in a labor dispute. The Act prohibits violence or threat of the same in rental housing situations. The Banes Civil Rights Act also forbids interference by force or threat with an individual's constitutional or statutory rights in places of worship, housing, and private property.

The Federal protected classes include:

- Color
- Disability<sup>4</sup>
- Familial status
- National origin
- Race
- Religion
- Sex

The additional State of California protected classes include:

- Age
- Ancestry
- Arbitrary discrimination
- Gender
- Gender identity
- Gender expression
- Genetic information
- Marital status
- Sexual orientation
- Source of income

This report considers impediments to fair housing choice experienced by both federal and State of California protected classes.

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<sup>4</sup> The Fair Housing Act uses the term ‘handicap,’ however, we use the term “person with a disability,” to represent this language of the Act.

### *Defining Fair Housing and Impediments*

In light of fair housing legislation passed at the federal and state levels as well as consultation with the U.S. Department of Housing and Urban Development (HUD) and professionals providing fair housing services, the following definition of fair housing is used for this report:

*Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income or any other arbitrary factor.*

Within the legal framework of federal and state laws and based on the guidance provided by the U.S. Department of Housing and Urban Development (HUD) Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

*Any actions, omissions, or decisions taken because of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*

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

To affirmatively promote equal housing opportunity, a community must work to remove or mitigate impediments to fair housing choice. Furthermore, eligibility for federal funding assistance requires the City to comply 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; and
- Conduct an analysis of impediments to fair housing.

The City of Upland actively furthers fair housing choice through the preparation of this A.I. and annual funding of a fair housing service provider. The City of Upland is dedicated to providing fair housing opportunities to all residents and ensuring compliance with all applicable laws.

## B. Methodology and Citizen Participation

The scope of this A.I. adheres to the recommended content and format included in Volumes 1 and 2 of the “Fair Housing Planning Guide” published by the U.S. Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity.

### *Methodology*

HUD requires jurisdictions that receive federal funding for community development activities to assess the status of fair housing in their community. As a direct recipient of Community Development Block Grant (CDBG) funds, Upland is required to update the A.I. every five years and to report the findings and progress in the Consolidated and Performance Evaluation Report (CAPER) submitted to HUD following each program year. The City’s last A.I. was adopted in 2013. This A.I. is a comprehensive update of the 2013-2018 A.I., including a Fair Housing Plan for 2019-2023, covering the Consolidated Plan period of July 1, 2019 through June 30, 2023.

The purpose of this report is to identify impediments to fair and equal housing opportunities in Upland. This A.I. provides an overview of the laws, regulations, conditions or other possible obstacles that may affect access to housing and other services in Upland. The scope, analysis, and format used in this A.I. report adhere to recommendations of the *Fair Housing Planning Guide* published by HUD.

The A.I. contains these six chapters:

1. *Executive Summary*. This chapter provides background on “fair housing,” methodology, citizen participation, and a summary of the findings and recommendations identified within the report.
2. *Community Characteristics*. This chapter provides a brief history of the City, a demographic profile, income profile, employment profile, housing profile, special needs housing profile and key maps to provide the baseline information necessary to form a complete understanding of the City. This chapter provides a broad overview and understanding of the community so that housing needs are clearly defined. Community profile information analyzed in this chapter includes data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite) from the 1990, 2000, and 2010 Decennial Census, 2012-2016 American Community Survey (ACS) 5-Year Estimates and the Affirmatively Furthering Fair Housing Tool (AFFH-T) data Version 4.
3. *Analysis of Private Sector Impediments*. This chapter provides an overview of the private owner-occupied housing market and the renter-occupied housing market. It examines the private-sector impediments to fair housing.

4. *Analysis of Public Policy Impediments.* This chapter identifies and analyzes a range of public activities that may impede fair housing choice, including governmental land use, development regulations, and community development activities. Potential impediments to fair housing choice are discussed.
5. *Analysis of Current Fair Housing Activity.* This chapter includes the current fair housing education, enforcement and legal status of any pending cases currently underway in the City.
6. *Conclusions and Recommendations.* This chapter provides a summary of major issues and recommendations to further fair housing. This chapter also reports on progress made in implementing the prior A.I. This chapter outlines the City's Fair Housing Plan for 2019-2023 including specific actions to be taken to address identified impediments within designated timeframes.

#### *Citizen Participation*

The City values citizen input concerning the investment of federal funds. To solicit public participation for this A.I., the City held two Community Meetings. Both meetings were convened at the Carnegie Library. One of the meetings was held in the evening on a weeknight on Wednesday, September 26, 2018 from 6:00 p.m. to 7:30 p.m. and the other meeting was held on a Saturday morning on October 13, 2018 from 10:00 a.m. to 11:30 a.m. to allow maximum attendance by City residents. In all, fifteen people attended the two meetings and their comments, questions, and concerns were considered in the development of this A.I.

To further understand the current perspectives of fair housing practices in Upland, the City released a "City of Upland – Analysis of Impediments to Fair Housing Choice Survey" to residents in September 2018. The survey consisted of 50 questions related to fair housing issues, community planning needs (such as access to healthcare, transportation, and quality food choices, etc.), questions regarding city schools and questions about the job market. Many of the questions were open-ended, allowing the community to provide additional comments beyond simply answering "yes or no." The survey was published in English and in Spanish with copies available to the public and accessible at City Hall, community meetings, public libraries and other public facilities. Links to the electronic version of the survey were publicized in the public notice for community participation, through email promotions sent by the Inland Fair Housing and Mediation Board as well as through the City's Facebook page. The survey response period was open for approximately 30 days. During that time, 153 responses were received, many of which contained additional feedback via the open-ended questions. For more information, refer to Appendix D.

A draft copy of the Analysis of Impediments to Fair Housing Choice was prepared. A notice

of availability was published in the Inland Valley Daily Bulletin, City Hall (City Clerk’s Office), Upland Public Library, and the George M. Gibson Senior Center.

The draft A.I. was completed and made available for a 30-day public review period. The draft document was accessible online at [https://www.ci.upland.ca.us/#Housing\\_Reports](https://www.ci.upland.ca.us/#Housing_Reports) and was also available in hardcopy form at the George M. Gibson Senior Center, City Clerk’s Office, and the Upland Public Library.

The City Council formally considered the A.I. at its regular meeting of December 10, 2018. Comments received concerning the draft A.I. during the public review period and at the public hearing before the City Council are summarized in Appendix C.

### **C. Status of Prior Impediments and Recommendations**

HUD requires the City to analyze past performance with respect to the resolution of impediments to fair housing choice that were identified in prior A.I.s. The 2013-2018 City of Upland Analysis of Impediments to Fair Housing Choice included four impediments to fair housing choice including Transit Access, Definition of “Unrelated Family”, Siting of Emergency Shelter, and Discrimination against Persons with Disabilities. The impediments concerning Transit Access and Discrimination against Persons with Disabilities were not fully addressed and will remain a priority as impediments during the 2019-2023 planning period. The impediments concerning Definition of “Unrelated Family” and Siting of Emergency Shelter were addressed in Zoning Ordinance Amendments during the 2013-2018 planning period as planned.

#### **Transit Access**

Transit provides elderly residents, low income residents, youth, and others access to jobs, medical facilities, parks, housing, and public services. Omnitrans, the City’s transit provider, has adopted service standards to ensure an equitable distribution of services. For instance, all areas having a minimum residential density of 3.5 dwelling units per acre or employment density of 10 jobs per acre, as measured over an area of 25 acres, should be provided with a transit service that places 90 percent of residences and jobs within one half mile of a bus stop. The Omnitrans Short-Range Transit Plan indicated that all neighborhoods and employment nodes in Upland are well served. Closer analysis of Upland’s development patterns in the 2013-2018 A.I. revealed a then-underserved area. At that time, Omnitrans did not have any bus routes connecting the Colonies Crossroads commercial development within the Colonies San Antonio Specific Plan area (more specifically the commercial area that includes the Home Depot, LA Fitness, Nordstrom Rack, etc.) to the rest of the City.

**2018 Status:** Omnitrans Route 83 was modified and now connects with the commercial area. However, there is no fixed route service in the City of Upland north of the 210 Freeway.

**Recommendation:** During the 2019-2023 planning period, monitor any residential and commercial developments north of the 210 Freeway that may impact ridership potential for expanded fixed route service north of the 210 Freeway. If any new developments in this area have the potential to generate ridership, share this information with Omnitrans for consideration in future transit planning.

### **Definition of “Unrelated Family”**

As of 2013, the City of Upland’s definition of “unrelated family” at Municipal Code 17.14.020 was “A group of not more than five persons who need not be related by blood, marriage, or legal adoption (excluding servants) living together as a single housekeeping unit in a dwelling unit.” This definition had the potential to lead to the denial of housing opportunities to those who, because of their non-related relationship, live in a group setting. The 2013 A.I. recommended amending the definition within the Municipal Code to preclude the possibility of discrimination against protected classes as the result of the definition of “unrelated family.”

**2018 Status:** Resolved. The definition of “family” in the Upland Municipal Code is now consistent with State law.

### **Siting of Emergency Shelter**

State law requires cities to identify adequate sites, appropriate zoning, development standards, and a permitting process to facilitate and encourage development of emergency shelters and transitional housing. The courts have also passed subsequent rulings.<sup>5</sup> To that end, State Law (SB2) requires jurisdictions to designate a zone and permitting process to facilitate the siting of such uses. If a conditional use permit is required, the process to obtain the conditional use permit may not unduly constrain the siting and operation of such facilities. SB2 also permits the City to apply limited conditions to the approval of ministerial permits for emergency shelters. The identified zone must have sufficient capacity to accommodate at least one year-round shelter. According to the 2013-2018 A.I., the City intended to amend the Zoning Ordinance to address this issue.

**2018 Status:** Resolved. The City adoption of the new Zoning Ordinance provided for siting of Emergency Shelters by right uses in the following zones: Light Industrial (LI), General Industrial (GI). Emergency Shelters are possible with a Conditional Use Permit in the following zones: C/R-MU, B/R-MU, C/O-MU, C/I-MU, Public/Institutional (PB/I).

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<sup>5</sup>Hoffmaster v. City of San Diego, 55 Cal.App.4th 1098

**Discrimination against Persons with Disabilities**

Consistent with findings in the 2013-2018 A.I., two-thirds of the discrimination complaints in Upland over the last five years were on the basis of physical or mental disability. In total, there were 138 fair housing complaints surfaced through the work of Inland Fair Housing and Mediation Board in Upland over the last five years, with 92 (two-thirds) of discrimination reported on the basis of physical or mental disability. **Table VI-1** illustrates the number of disability discrimination cases over the five year period of study.

**Table VI-1  
Fair Housing Discrimination Cases in Upland**

Basis	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Total
Number of Disability Discrimination Cases	15	23	17	21	16	<b>92</b>

Source: Inland Fair Housing Mediation Board (2018).

The high proportion of disability complaints to IFHMB in Upland is consistent with other communities in the area and is also consistent with data at the state and federal level. Fair housing discrimination on the basis of disability demonstrates a lack of understanding in the housing industry of the housing rights of persons with disabilities. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations.

**2018 Status:** This impediment was addressed during the 2013-2018 planning period through fair housing outreach and education; however, given that two-thirds of all fair housing complaints received locally are on the basis of disability, this impediment is considered to have been addressed but remains a priority and will continue to be addressed in the new planning period.

**Recommendations:** The Upland Development Services Department and IFHMB should continue providing educational opportunities for property owners, property managers, and residents in Upland to provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications. This may be addressed through workshops, public services announcements, literature distribution and the provision of landlord-tenant mediation services.

To that end, it is recommended that the City contract with IFHMB to provide two (2) workshops per year for the next five (5) years in the City, with one (1) workshop per year serving as a general introduction to fair housing laws and

possible discrimination, and one (1) workshop each year being specifically focused on housing issues faced by persons with disabilities and on the reasonable accommodation and modification processes.

As matched pair testing, conducted in accordance with federal standards, is the most effective way of determining if discrimination is occurring, it is also recommended that the City contract with IFHMB at least once during the planning period to fund matched pair testing in Upland to address issues of possible discrimination based on disability as well as race, familial status, national origin, disability and other protected categories.

#### **D. New Impediments to Fair Housing Choice and Recommendations**

This 2019-2023 A.I. revealed the following new impediment and recommendations:

##### **Lack of Rental Housing Opportunities in Northern Upland**

Examination of the General Plan Land Use Map and Zoning Map updates from 2015 and comparison to Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) maps from 2017 illustrating the tenure of occupied housing units geographically reveals that tenure is consistent with land use and zoning in Upland. In the Census Tracts north of Foothill Boulevard, between 68.4 and 81.43 percent of housing units are owner-occupied. In the Census Tracts north of Baseline Avenue, between 81.43 and 100 percent of housing units are owner occupied. South of Foothill Boulevard, only 33.51 percent of the housing units are owner-occupied in most Census Tracts.

**Recommendation:** HUD Affirmatively Furthering Fair Housing (AFFH) data suggests that northern Upland is characterized by higher performing schools and relatively less exposure to poverty. To foster and increase a balanced community that provides access to a diverse array of housing opportunities for all Upland residents including members of protected classes, consider addressing the lack of affordable rental housing opportunities north of Foothill Boulevard by exploring ways to incorporate multi-family affordable rental housing developments as part of infill projects or as part of Specific Plans where mixed use and flexible residential uses are currently allowable.

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## A. Historical Profile

Situated at the base of the San Gabriel Mountains, the City of Upland has a history that is tied to the earliest Spanish explorers and missionaries who gave California its place names, as well as to the westward migrations that made California the thriving global economic power that it is today. The City comprises about 15.5 square miles of the southwestern portion of the County of San Bernardino at the base of the region's highest peak, Mount San Gorgonio, commonly known as Mt. Baldy. This foothill location provided the arid region with an abundant water supply, and spawned an industry that would become iconic to the state: citrus production.

Incorporated on May 15, 1906, Upland is one of the oldest cities in San Bernardino County. It is located on the National Old Trails Road, established in 1912 as the nation's first coast-to-coast highway. The western stretches of the highway would become part of the storied Route 66, along what is now Foothill Boulevard.

As far back as the 18th century, Upland was a vital supply stop along an east-west trail that was used by the Native Americans and Spanish missionaries. The Spanish explorer, Juan Bautista de Anza, crossed through Upland from Arizona, by means of the San Gorgonio Pass, en route to Northern California, where he founded the City of San Francisco in 1776. Five years later, settlers would follow de Anza's route through Upland and establish the city of Los Angeles. The foothill portion of this trail became part of the Old Spanish Trail, which connected traders from Santa Fe to the settlement at Los Angeles. In 1810, a group of missionaries, soldiers and Native Americans named the entire valley in honor of San Bernardino de Siena on the 20th of May, which, according to the Roman Catholic Calendar of Saints, marked the saint's feast day. The same expedition gave the name "Cucamonga" to the region surrounding Upland after the Tongvan word for "sand place."

Upland originally was an irrigation colony established by Canadian shipbuilder and visionary George Chaffey, who named his new colony Ontario after his home province. Chaffey laid out and named the principal thoroughfare Euclid in honor of his favorite mathematician. Euclid Avenue was seven miles long, stretching from the colony's southernmost boundary to the mountains. Euclid was planned as a 200-foot-wide avenue with a center parkway. A trolley line in the broad, tree-lined median of Euclid Avenue formerly connected Upland to the Southern Pacific Railroad line in Ontario. Eventually converted to electric power, the trolley, and Euclid Avenue itself, became emblems of the City.

The northern part of Chaffey's Ontario Model Colony, known as "North Upland" or "Magnolia" (after a local hotel) became know for its citrus groves. The name Upland was first used as the name of the "Upland Citrus Association." The citrus industry would become one of the main sectors of the California economy, second only in revenue to the petroleum industry, at one time providing sixty percent of the nation's citrus, and 20 percent of the world's supply. After World War II, escalating land prices encouraged development of the City's vast citrus groves, a

phenomenon that would continue through the 1970s and 1980s, during which decades the City’s population surged. By the 1990s the City’s growth rate slowed as the availability of new residential space dwindled.

Throughout the years, Upland has gradually transformed itself from a small, agriculturally based community to a thriving suburban enclave. Upland is a residential and retail center with both a rural and metropolitan ambiance. The City also retains the lure of its past. The Euclid Avenue trolley line was closed in 1928. However, Euclid Avenue, the broad north-south, tree-lined street that George Chaffey designed still runs through town, and many of the older, adobe and ranch-style houses remain. Historic Downtown Upland is a quiet, leisurely place to browse through antique stores and unique shops, and to enjoy fine restaurants. Since 1997, the Lemon Festival is hosted in Downtown Upland to celebrate the City’s citrus industry origins. Also, a certified Farmer’s Market takes place on Saturday mornings.

This Analysis of Impediments presents a demographic profile of the City of Upland. It evaluates the level of housing needs of specific groups, and assesses the availability of a range of housing choices for its residents. The report also contains an analysis of the public and private sectors that examines factors limiting the availability of a range of housing choices, as well as conditions that may hinder a person’s fair access to housing. Employment, transportation, and the provision of municipal services all play vital roles in terms of housing choice. In its conclusion, the report provides a practical guide with recommendations as to how to improve fair housing opportunities.

## B. Demographic Profile

According to the Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation, “The Affirmatively Furthering Fair Housing (AFFH) rule created a standardized process for fair housing planning that program participants use to help meet their longstanding requirement to affirmatively further fair housing. As part of this process, program participants analyze data and other information to assess fair housing issues in their jurisdictions and regions.” Data provided by HUD for this demographic profile includes Decennial Census data from 1990, 2000, 2010, data from the Brown Longitudinal Tract Database (LTDB) based on decennial census data, as well as American Community Survey (ACS) 5-year estimates. These data were evaluated, along with local data and local knowledge, to conduct this A.I.

### *Population Trends*

**Tables II-1, II-2, II-3 and II-4** below present demographic information and demographic trends both for the jurisdiction and the region. In terms of population growth from the period between 1990 and the present, the City of Upland notably lags far behind the region. While the region saw an explosion in population of 63.2 percent within the period, with the number of area residents rising from nearly 2.6 million to over 4.2 million, the jurisdiction saw growth of only 16 percent within the same period, from

63,585 in 1990 to 73,732 currently. By the latest ACS estimates (2012-2016), the population has grown 19.3 percent to 75,851.

*Age and Sex Characteristics*

The City's largest demographic group, residents between 18 and 64 years, grew 14.6 percent since 1990, roughly keeping pace with the overall population growth rate of 16 percent within the jurisdiction over the period. The population of children under age 18, by contrast, grew only a sluggish 6.7 percent within the same period. Factoring in 2016 estimates, these trends are more demonstrable, with the largest demographic group, 18 to 64 year olds, growing 17.1 percent, and children under 18 showing an almost stagnant growth rate of 1.16 percent.

At the same time, there has been a relative explosion in the numbers of the jurisdiction's seniors age 65 and above, whose population increased by 52.2 percent. Even as a percentage of the overall population, the percentage of seniors grew from 9.19 percent to 12.07 percent. By current ACS estimates, the senior population increased by 87.1 percent to bring its share of the total population to as much as 14.42 percent of Upland residents. This increase stands in contrast to the decrease within the region of the senior population proportionally from 10.73 percent in 1990 to 10.41 percent currently.

In terms of sex, females have historically slightly outnumbered males within the jurisdiction. That trend has continued during the period under review, as women currently edge out men 51.78 percent to 48.22 percent, up from 51.30 percent to 48.70 percent in 1990. By current ACS estimates, the gender gap has widened even further, with women outnumbering men 52.50 percent to 47.50 percent. This is in keeping with a regional trend that has seen a rise in the female population from 50 percent in 1990 to 50.27 percent in 2010.

*Household Profile*

Information on household characteristics assists cities and housing providers in understanding and meeting changing housing needs. The Bureau of the Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households for the purposes of the data.

**Table II-1** below compares various household trends in Upland. Reflective of the age distribution within the City, families of all types continue to make up the vast share of the City's population, though that share has diminished from a high of 73.5 percent in 2010 to current estimates of 68.29 percent. Perhaps the most significant change since 2000 was the percent increase in the number of "Non-family" households (28.85 percent change). Families consisting of couples who are Married Without Children have increased by 13.98 percent since 2000. Likewise, Other Family households, consisting of a parent of either sex maintaining a household

with no spouse present, have increased by 11.12 percent. Notably, the growth of these single parent households is roughly of the same order of magnitude as the negative growth of traditional married families with children, at minus 13.60 percent. As a result, so-called “Other Families,” at least by 2016 estimates, now outnumber traditional families within the jurisdiction, 5,348 to 5,277. Interestingly, 2016 ACS data identify the vast majority, or 4,004, of these “Other Families,” as “Female householder, no husband present, family household.” Therefore, single mother households are an emerging demographic within the jurisdiction.

**Table II-1  
Households by Household Type**

Household Type	2000		2010		2016		Percent Change
	Number	Percent	Number	Percent	Number	Percent	
<b>Family Households</b>							
- Married With Children	6,107	24.9%	5,757	22.3%	5,277	19.43%	-13.60%
- Married Without Children	6,948	28.3%	7,643	29.6%	7,919	29.16%	13.98%
- Other Families	4,813	19.6%	5,583	21.6%	5,348	19.7%	11.12%
<b>Non-Family Households</b>							
- Non-families <sup>1</sup>	6,683	27.22%	6,840	26.49%	8,611	31.71%	28.85%
<b>Total</b>	<b>24,551</b>	<b>100%</b>	<b>25,823</b>	<b>100%</b>	<b>27,155</b>	<b>100%</b>	<b>10.61%</b>
<b>Average Household Size</b>	<b>2.76</b>		<b>2.83</b>		<b>2.77</b>		<b>-0.36%</b>

Source: U.S. Census 2000 & 2010, 2012-2016 ACS Five-year Estimates.

<sup>1</sup> Total of Non-families includes Single Persons.

Currently, among the region’s families, the percentage of families with children is 50.99 percent (**Table II-3**). **Table II-4** demonstrates the trend toward decreasing numbers of families with children in Upland, from a high of 8,635 households in 1990, which represented 50.96 percent of all family households at the time. Currently, families with children number 8,574 households, or 45.17 percent of family households within the jurisdiction. Since 1990, households with children have consistently made up half or more of the region's family households overall.

**Table II-2  
Demographics of City of Upland (Jurisdiction)**

<b>Race/Ethnicity</b>		<b>#</b>	<b>%</b>
White, Non-Hispanic		32,564	44.17%
Black, Non-Hispanic		5,031	6.82%
Hispanic		28,035	38.02%
Asian or Pacific Islander, Non-Hispanic		6,191	8.40%
Native American, Non-Hispanic		184	0.25%
Two or More Races, Non-Hispanic		1,578	2.14%
Other, Non-Hispanic		149	0.20%
<b>National Origin</b>			
#1 country of origin	Mexico	4,859	6.95%
#2 country of origin	Philippines	933	1.33%
#3 country of origin	Korea	826	1.18%
#4 country of origin	Taiwan	654	0.93%
#5 country of origin	Vietnam	459	0.66%
<b>Limited English Proficiency (LEP) Language</b>			
#1 LEP Language	Spanish	5,172	7.39%
#2 LEP Language	Chinese	819	1.17%
#3 LEP Language	Korean	417	0.60%
#4 LEP Language	Vietnamese	344	0.49%
#5 LEP Language	Tagalog	329	0.47%
<b>Disability Type</b>			
Hearing difficulty		2,175	3.13%
Vision difficulty		1,702	2.45%
Cognitive difficulty		2,548	3.67%
Ambulatory difficulty		3,215	4.63%
Self-care difficulty		1,574	2.26%
Independent living difficulty		2,239	3.22%
<b>Sex</b>			
Male		35,550	48.22%
Female		38,182	51.78%
<b>Age</b>			
Under 18		18,091	24.54%
18-64		46,743	63.40%
65+		8,898	12.07%
<b>Family Type</b>			
Families with children		8,574	45.17%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

**Table II-3  
Demographics of Riverside-San Bernardino-Ontario, CA (Region)**

<b>Race/Ethnicity</b>		<b>#</b>	<b>%</b>
White, Non-Hispanic		1,546,666	36.61%
Black, Non-Hispanic		301,523	7.14%
Hispanic		1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic		261,593	6.19%
Native American, Non-Hispanic		19,454	0.46%
Two or More Races, Non-Hispanic		91,476	2.17%
Other, Non-Hispanic		7,737	0.18%
<b>National Origin</b>			
#1 country of origin	Mexico	553,493	13.95%
#2 country of origin	Philippines	62,019	1.56%
#3 country of origin	El Salvador	30,455	0.77%
#4 country of origin	Guatemala	19,549	0.49%
#5 country of origin	Vietnam	19,525	0.49%
<b>Limited English Proficiency (LEP) Language</b>			
#1 LEP Language	Spanish	533,544	13.45%
#2 LEP Language	Chinese	20,495	0.52%
#3 LEP Language	Tagalog	16,986	0.43%
#4 LEP Language	Vietnamese	12,570	0.32%
#5 LEP Language	Korean	11,883	0.30%
<b>Disability Type</b>			
Hearing difficulty		125,033	3.20%
Vision difficulty		86,934	2.23%
Cognitive difficulty		170,114	4.36%
Ambulatory difficulty		241,262	6.18%
Self-care difficulty		102,841	2.63%
Independent living difficulty		170,490	4.37%
<b>Sex</b>			
Male		2,101,083	49.73%
Female		2,123,768	50.27%
<b>Age</b>			
Under 18		1,214,696	28.75%
18-64		2,570,221	60.84%
65+		439,934	10.41%
<b>Family Type</b>			
Families with children		500,062	50.99%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

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

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

Note 3: Data Sources: Decennial Census; ACS

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

**Table II-4  
Demographic Trends of Upland (Jurisdiction)**

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	44,411	69.92%	37,472	54.66%	32,564	44.17%	32,564	44.17%
Black, Non-Hispanic	3,269	5.15%	5,429	7.92%	5,553	7.53%	5,031	6.82%
Hispanic	11,167	17.58%	18,936	27.62%	28,035	38.02%	28,035	38.02%
Asian or Pacific Islander, Non-Hispanic	4,316	6.79%	5,568	8.12%	6,957	9.44%	6,191	8.40%
Native American, Non-Hispanic	222	0.35%	547	0.80%	422	0.57%	184	0.25%
<b>National Origin</b>								
Foreign-born	8,150	12.82%	11,104	16.20%	14,278	19.36%	13,802	18.72%
<b>LEP</b>								
Limited English Proficiency	4,418	6.95%	7,555	11.02%	7,641	10.36%	8,039	10.90%
<b>Sex</b>								
Male	30,966	48.70%	32,791	47.84%	35,550	48.22%	35,550	48.22%
Female	32,619	51.30%	35,755	52.16%	38,182	51.78%	38,182	51.78%
<b>Age</b>								
Under 18	16,955	26.67%	19,346	28.22%	18,091	24.54%	18,091	24.54%
18-64	40,784	64.14%	41,834	61.03%	46,743	63.40%	46,743	63.40%
65+	5,845	9.19%	7,366	10.75%	8,898	12.07%	8,898	12.07%
<b>Family Type</b>								
Families with children	8,635	50.96%	3,002	47.82%	8,574	45.17%	8,574	45.17%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

**Table II-5  
Demographic Trends of Riverside-San Bernardino-Ontario, CA (Region)**

Race/Ethnicity	1990 Trend		2000 Trend		2010 Trend		Current	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	1,615,830	62.41%	1,540,776	47.33%	1,546,666	36.61%	1,546,666	36.61%
Black, Non-Hispanic	168,731	6.52%	263,322	8.09%	336,944	7.98%	301,523	7.14%
Hispanic	685,672	26.48%	1,228,683	37.75%	1,996,402	47.25%	1,996,402	47.25%
Asian or Pacific Islander, Non-Hispanic	93,331	3.60%	164,035	5.04%	298,585	7.07%	261,593	6.19%
Native American, Non-Hispanic	18,007	0.70%	36,061	1.11%	36,077	0.85%	19,454	0.46%
<b>National Origin</b>								
Foreign-born	360,666	13.93%	612,354	18.81%	904,558	21.41%	920,860	21.80%
<b>LEP</b>								
Limited English Proficiency	252,012	9.73%	462,538	14.21%	660,791	15.64%	640,802	15.17%
<b>Sex</b>								
Male	1,294,274	50.00%	1,618,466	49.73%	2,101,083	49.73%	2,101,083	49.73%
Female	1,294,518	50.00%	1,636,316	50.27%	2,123,768	50.27%	2,123,768	50.27%
<b>Age</b>								
Under 18	771,845	29.81%	1,044,686	32.10%	1,214,696	28.75%	1,214,696	28.75%
18-64	1,539,215	59.46%	1,869,817	57.45%	2,570,221	60.84%	2,570,221	60.84%
65+	277,732	10.73%	340,280	10.45%	439,934	10.41%	439,934	10.41%
<b>Family Type</b>								
Families with children	350,701	53.60%	266,840	54.97%	500,062	50.99%	500,062	50.99%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

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

Note 2: Data Sources: Decennial Census, ACS.

Note 3: Refer to the Data Documentation for details (<http://www.hudexchangeinfo/resource/4848/affh-data-documentation>).

### *Race and Ethnicity*

Among other protected characteristics and classes of individuals, the Fair Housing Act prohibits housing discrimination based on race. While HUD provides data on both race and ethnicity, Hispanics of any race are considered for its purposes as a separate race/ethnic category that "can experience housing discrimination differently than other groups." Therefore, people who identify their ethnicity as Hispanic are excluded from the data provided for the other race groups – Black, Asian and Pacific Islander, Native American, and Other.

A number of generalizations can be made, based upon evaluation of the demographics and demographic trends presented in the tables above. First, the jurisdiction is more White than the

region at large. Upland's population is 44.17 percent White, as compared the region's 36.61 percent of residents who identify as White. Second, the jurisdiction is significantly less Hispanic than the region at large (38.02 percent vs. 47.25 percent). Third, the jurisdiction is more heavily Asian/ Pacific Islander than the region at large (8.4 percent vs. 6.19 percent). The jurisdiction is also slightly less Black than the region (6.82 percent vs. 7.14 percent).

Whereas Hispanics outnumber Whites within the greater region, making up 47.25 percent of the region's population compared to 36.61 percent for Whites, they remain outnumbered by Whites within the jurisdiction, at 38.02 percent compared to 44.17 percent for Whites. In terms of growth, the White population within the jurisdiction has followed the negative growth trend of the region, both in absolute numbers and in terms of percentages, with the exception of one small uptick in the region's White population between 2000 and 2010, during which time the group's overall percentage continued to decline. Non-White populations, meanwhile, have grown astronomically since 1990, including a greater than 150 percent population increase among Hispanics within the City of Upland, and a near trebling in size of the same group within the region as a whole.

The Native American population in both the jurisdiction and the region experienced a surge between 1990 and 2000, more than doubling in size, only to see its current numbers in both statistical groups reduced to either below or near 1990 levels.

### *Foreign Born Population and Limited English Proficiency*

In terms of national origin, the largest foreign-born population within the jurisdiction and the region is from Mexico, although at 6.95 percent of Upland's residents, the proportion of this population is just below half of the 13.95 percent of Mexican natives who live in the region. Whereas three of the region's five largest groups of foreign-born nationals are from Latin America, four of the five most populous groups of foreign nationals in the jurisdiction hale from Asian countries, namely the Philippines, Korea, Taiwan, and Viet Nam. The remaining five most populous non-native groups hale from Peru, People's Republic of China, El Salvador, Iran, and Indonesia, but each of these group represents only 0.59 percent or fewer of the City's residents.

These foreign-born nationals include residents who have less than a fluent mastery of the English language, and therefore need accommodation. Upland residents with Limited English Proficiency (LEP) are among the fastest growing population subgroup, having increased their numbers 81.96 percent from 4,418 in 1990 to 8,039 currently. As a percent of the population, their numbers have increased from 6.95 percent to 10.90 percent. This is still somewhat less than the regional percentage of 15.17 percent.

### *Racial Integration*

As stated in the AFFH-T Data Documentation, HUD has developed a series of indices to help inform communities about segregation and disparities in access to opportunity in their

jurisdiction and region. These indices are as follows:

1. Dissimilarity Index;
2. Low Poverty Index;
3. School Proficiency Index;
4. Jobs Proximity Index;
5. Labor Market Engagement Index;
6. Low Transportation Cost Index;
7. Transit Trips Index; and
8. Environmental Health Index.

Analysis of these indices shows that with the exception of their ability to access a healthy environment (**Table II-12**, Section D below), residents of the City of Upland enjoy a relatively high quality of life, as compared to residents of the region generally. Higher index scores nearly across the board indicate greater access for Upland residents to opportunity in the important areas of education, employment, and transportation, and lower exposure to poverty. Further, these scores are consistent across various protected groups, meaning that members of most racial and ethnic groups enjoy a better standard of living by various measures than their counterparts within the greater statistical region. However, the trend toward segregation of these groups within the City continues at a much greater rate than that evinced within the region as a whole, as indicated by the first major index by which HUD measures disparities in access to opportunity.

#### *Dissimilarity Index*

According to HUD, “The dissimilarity index (or the index of dissimilarity) is a commonly used measure of community-level segregation. The dissimilarity index represents the extent to which the distribution of any two groups (frequently racial or ethnic groups) differs across census tracts or block groups. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups.” (AFFH - T)

As is the case with six of the remaining seven indices presented in **Table II-12** (Section D, below), the City of Upland’s Racial/Ethnic Dissimilarity Index shown below in **Table II-6** compares favorably to the region in terms of absolute values, meaning that Upland is more integrated than the region overall in each of the four comparisons shown in **Table II-6**.

However, an examination of overall trends reveals a different picture. In every category, the City is trending in the direction of more, not less, segregation at a rate that is significantly higher than that of the region overall. With respect to Non-Whites, the level of segregation from Whites, as measured by the Dissimilarity Index, has increased fully 89.80 percent within the City since 1990. By contrast, the level of Non-White/White segregation within the region has only increased by a factor of 25.4 percent during the same period. This trend holds true

for every ethnic/racial group within the City as compared to their regional counterparts. Blacks within the City by this measure have incrementally experienced segregation by a factor of 74.98 percent, as compared an increase of only 8.96 percent for their regional counterparts. Hispanics have become increasingly segregated by a factor of 30.22 percent compared to an increase of 23.59 percent within the region. Asians and Pacific Islanders are experiencing the greatest increase in segregation levels, at 97.07 percent, compared to 29.85 percent within the region.

The relative degree of segregation within the City as respects these particular communities is shown in **Map II-1** below, wherein concentrations of colored dots represent various races/ethnic groups, with orange dots representing Whites. Each dot represents 50 people.

**Table II-6  
Racial/Ethnic Dissimilarity Trends**

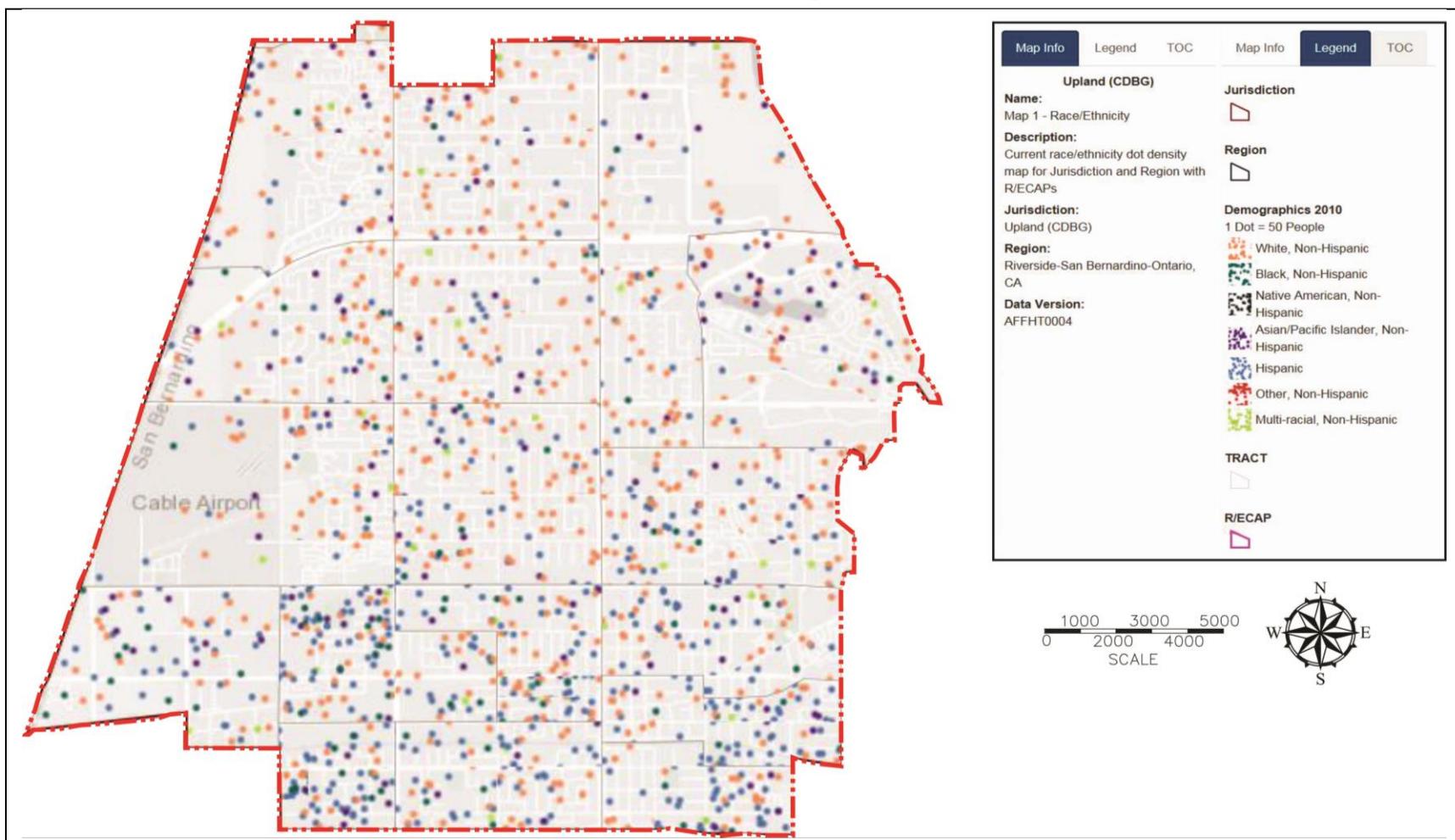
Racial/Ethnic Dissimilarity Index	(Upland, CA CDBG) Jurisdiction				(Riverside-San Bernardino-Ontario, CA) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	15.23	25.37	26.56	28.90	32.92	38.90	38.95	41.29
Black/White	23.02	29.77	32.78	40.28	43.74	45.48	43.96	47.66
Hispanic/White	24.49	31.27	30.78	31.89	35.57	42.40	42.36	43.96
Asian or Pacific Islander/White	14.00	9.11	18.13	27.59	33.17	37.31	38.31	43.07

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: Data Sources: Decennial Census

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

Map II-1  
Race / Ethnicity



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

**C. Income Profile**

In evaluating household income, households are grouped in relation to the County Median Family Income (MFI) and adjusted for household size. This grouping provides a useful basis of comparison between Upland and the region and also corresponds with terminology used in the City’s low-income housing programs. To facilitate discussion of 2016 5-Year ACS data, the 2016 HUD MFI limits are shown below in **Table II-7**. The categories include:

- Extremely Low Income (0-30 percent of County MFI);
- Low Income (31-50 percent of County MFI);
- Moderate Income (51-80 percent of County MFI);
- Middle/Upper Income (>81 percent of County MFI);
- Upper Income (>120 percent of County MFI).

**Table II-7  
HUD Median Family Income Limits**

Household Size / MFI %	1	2	3	4
0-30%	\$13,450	\$15,350	\$17,250	\$19,150
31-50%	\$22,400	\$25,600	\$28,800	\$31,950
51-80%	\$35,800	\$40,900	\$46,000	\$51,100
81-100%	\$44,800	\$51,200	\$57,600	\$63,900
101-120%	\$53,700	\$61,350	\$69,000	\$76,700

Source: U.S. Department of Housing and Urban Development, 2016.

*Income of Households*

The data in **Table II-8** on the following page indicates that the average household income in Upland is \$80,833 per year, with the median income of \$62,369. Nearly 60 percent of all Upland households earn more than \$50,000 per year and that nearly 30 percent of households are considered upper income households that earn more than \$100,000 per year.

Family households (defined by the Census Bureau for data purposes to mean two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people) generally earned better incomes than nonfamily households. Married-couple family households earned the highest incomes among household types with 76.9 percent earning more than \$50,000 per year and 47.1 percent earning more than \$100,000 per year. Nonfamily households (defined by the Census Bureau for data purposes to mean people who live alone or who share their residence with unrelated individuals) earned a median income of \$39,438, with only 41.6 percent earning more than \$50,000 per year and only 10.4 percent earning more than \$100,000 per year.

**Table II-8**  
**Number of Households by Income Level**

	All Households		Families only		Married-couple families only		Nonfamily households only	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
<b>Total</b>	27,155	+/-485	18,544	+/-452	13,196	+/-442	8,611	+/-537
<b>Less than \$10,000</b>	6.9%	+/-1.1	3.8%	+/-1.0	1.0%	+/-0.4	14.4%	+/-2.9
<b>\$10,000 to \$14,999</b>	4.9%	+/-0.9	4.3%	+/-1.1	2.3%	+/-0.9	7.6%	+/-2.1
<b>\$15,000 to \$24,999</b>	7.7%	+/-1.0	6.6%	+/-1.1	4.4%	+/-1.0	10.1%	+/-2.1
<b>\$25,000 to \$34,999</b>	9.0%	+/-1.1	7.7%	+/-1.2	6.4%	+/-1.2	12.3%	+/-2.1
<b>\$35,000 to \$49,999</b>	11.7%	+/-1.2	10.2%	+/-1.3	9.0%	+/-1.4	14.0%	+/-2.4
<b>\$50,000 to \$74,999</b>	19.0%	+/-1.7	18.0%	+/-1.8	17.0%	+/-2.0	21.8%	+/-3.2
<b>\$75,000 to \$99,999</b>	11.0%	+/-1.2	12.3%	+/-1.5	12.8%	+/-1.7	9.4%	+/-1.8
<b>\$100,000 to \$149,999</b>	15.9%	+/-1.4	19.0%	+/-1.6	23.2%	+/-2.0	6.4%	+/-1.7
<b>\$150,000 to \$199,999</b>	8.1%	+/-1.0	10.1%	+/-1.3	13.1%	+/-1.9	2.8%	+/-1.2
<b>\$200,000 or more</b>	5.9%	+/-0.7	8.0%	+/-1.0	10.8%	+/-1.4	1.2%	+/-0.6
<b>Median income (dollars)</b>	62,369	+/-1,901	74,184	+/-2,678	93,360	+/-6,042	39,438	+/-3,881
<b>Mean income (dollars)</b>	80,833	+/-2,321	93,432	+/-2,828	109,634	+/-3,802	49,434	+/-3,220

Source: U.S. Census Bureau, S1901, 2012-2016 American Community Survey 5-Year Estimates.

Cost Burden

A direct means by which HUD measures income in relation to housing vulnerability is the degree to which households experience cost burden, defined as the expenditure of more than 30 percent of total gross household income on housing costs, and severe cost burden, defined as the expenditure of more than 50 percent of total gross household income on housing costs. Housing costs for renters include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities.

**Table II-9  
Demographics of Households with Severe Housing Cost Burden**

	(Upland, CA CDBG) Jurisdiction			(Riverside-San Bernardino-Ontario, CA) Region		
Households by Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	2,170	13,405	16.19%	109,075	615,660	17.72%
Black, Non-Hispanic	390	1,640	23.78%	28,670	96,380	29.75%
Hispanic	2,090	8,155	25.63%	112,350	469,370	23.94%
Asian or Pacific Islander, Non-Hispanic	620	2,324	26.68%	16,065	75,739	21.21%
Native American, Non-Hispanic	0	65	0.00%	1,145	5,864	19.53%
Other, Non-Hispanic	80	519	15.41%	5,605	24,015	23.34%
Total	5,350	26,095	20.50%	272,910	1,287,025	21.20%
Households by Household Type and Size	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
Family households, <5 people	3,009	15,435	19.49%	140,335	715,300	19.62%
Family households, 5+ people	485	2,925	16.58%	46,785	249,069	18.78%
Non-family households	1,853	7,730	23.97%	85,810	322,655	26.59%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: Severe housing cost burden is defined as greater than 50% of income.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: The # of households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Note 4: Data Sources: CHAS

Note 5: Refer to the Data Documentation for details (<http://www.hudexchange.info/resource/4848/affh-data-documentation>).

**Table II-9** on the previous page compares the degree to which residents within the jurisdiction experience severe cost burden to the level at which the region's residents experience the same issue. Data are broken down by race/ethnic group and by household type/size.

Among the City of Upland's 26,095 total households, 5,350, or 20.50 percent, are severely cost burdened. This is within one percentage point of the region's 21.20 percent of households experiencing severe cost burden. The data also show that Blacks, Hispanics and Asians as individual groups are all more susceptible to cost burden within the City of Upland than the population in general. Hispanics within the City of Upland also experience severe cost burden at a slightly higher rate than their counterparts in the region, 25.63 percent vs. 23.94 percent. For the City's Asian or Pacific Islander residents, the difference is more pronounced, with 26.68 percent of these City residents experiencing severe cost burden as compared only 21.21 percent within the region as a whole. Black households within the jurisdiction experience severe cost burden in 23.78 percent of cases, lower than the regional percentage of 29.75 percent, but still higher than the baseline rate of 20.50 percent for the jurisdiction.

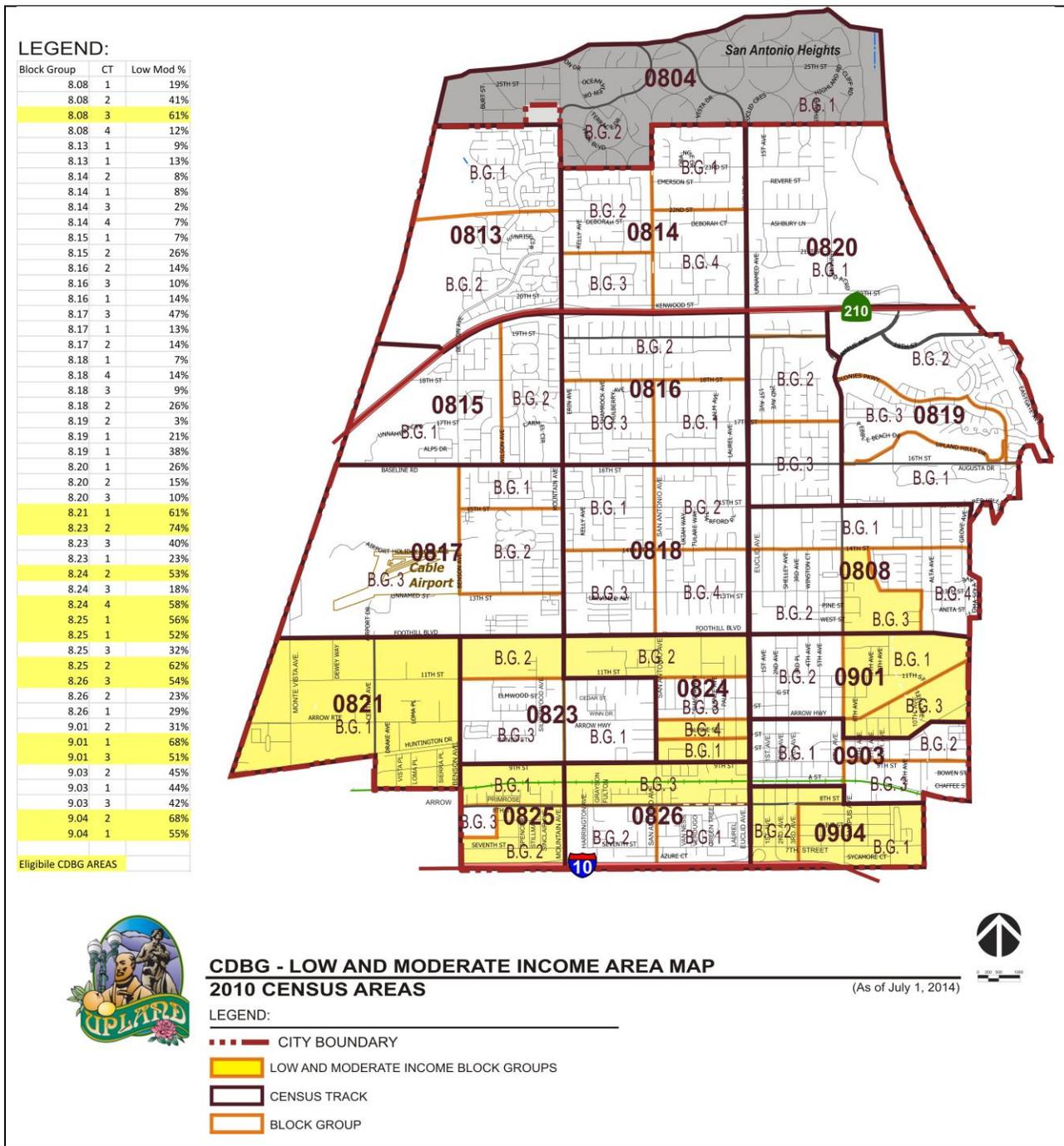
Both large and small family households experience severe cost burden within the City at rates en par with or slightly under that of the region.

#### *Geography and Income*

Although HUD has not identified any specific Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), there is nonetheless a division within the City of Upland between geographic regions containing higher concentrations of low and moderate-income residents and those regions populated by middle and upper-income residents.

**Map II-2** on the following page illustrates areas within Upland that are considered to be low- and moderate-income neighborhoods for the purposes of the CDBG program. The definition of an area of concentration for low and moderate-income households is governed by federal regulations for the Community Development Block Grant Program. A low and moderate-income area is defined as a block group or census tract with 51 percent or more residents earning income less than 80 percent of the County median family income. The southern portion of Upland is largely a low-moderate income area.

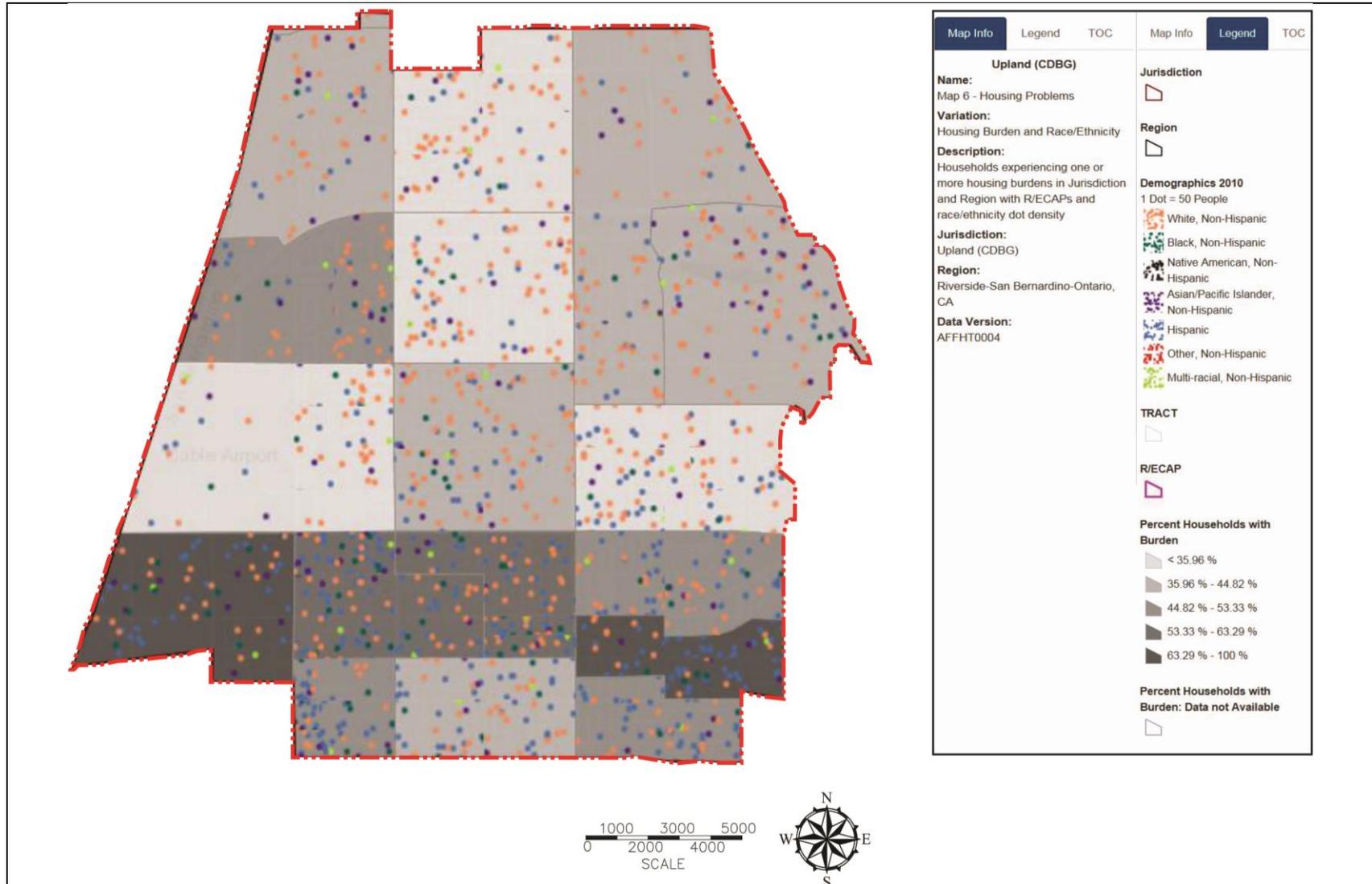
Map II-2  
Low- and Moderate-Income Areas



Source: City of Upland Consolidated Plan, 2015

Map II-3 on the following page shows the geographic distribution of high concentrations of households with housing burden within the City of Upland. The regions in which 53.33 percent or more of households experience cost burden are all located south of Foothill Boulevard.

Map II-3: Housing Problems: Housing Burden and Race/Ethnicity



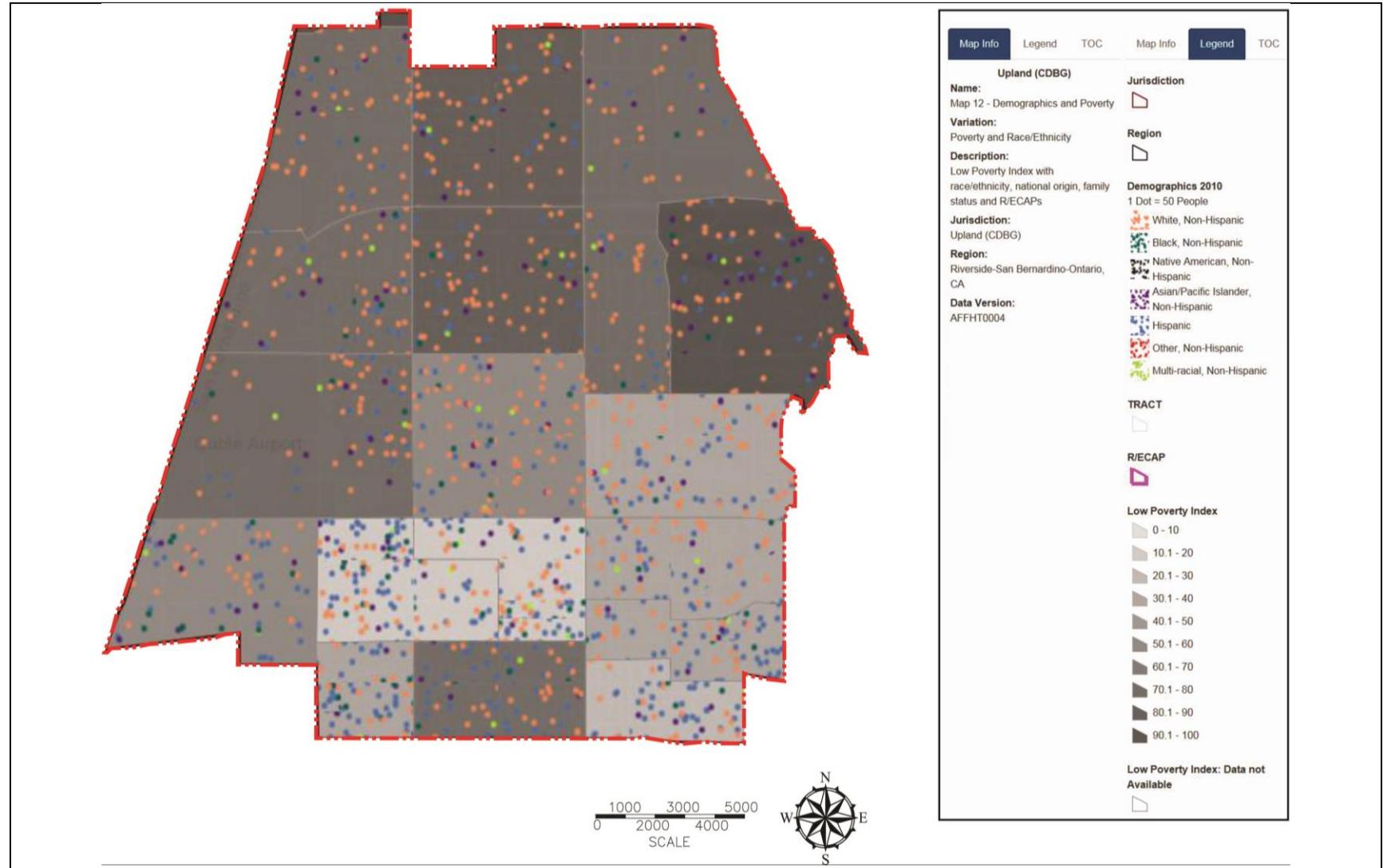
Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

*Low Poverty Index*

According to HUD, the low poverty index captures poverty in a given neighborhood. The index is based on the poverty rate. The poverty rate is determined at the census tract level. Values are inverted and percentile ranked nationally. The resulting values range from 0 to 100. The higher the index score, the less exposure to poverty in a neighborhood.

**Map II-4** on the following page shows that the neighborhoods in Upland with the lowest poverty index scores, and thereby the highest exposure to poverty, all lie in the southern part of the City, for the most part south of Foothill Boulevard. The notable exception to this geographic trend is the region bordered by Euclid Avenue and Mountain Avenue south of 9<sup>th</sup> Street, wherein the poverty index is above 50.1.

Map II-4: Demographics and Poverty



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

**D. Employment Profile**

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of jobs available within the municipality, the way residents access jobs (e.g., auto, transit, etc.), the types of occupations held by residents, and their household income. This section explores economic trends and characteristics in Upland as a means of identifying and understanding local housing needs.

*Major Employers*

Upland’s top 10 employers in recent years have shifted from the previously dominant retail sectors to Medical, Education, and Municipal sectors. While four major retail companies, Walmart, Target, Lowe’s, and Home Depot, remain among the top ten City employers, they are joined by a deliverer of child care services and by a real estate management and development corporation. **Table II-10** lists the major employers in Upland.

**Table II-10  
Major Employers in Upland**

Name of Business or Institution	Number of Employees	% of Total City Employment	Type of Business
San Antonio Community Hospital	2,200	5.8	Medical
Upland Unified School District	1,037	2.8	Education
City of Upland	406	1.1	Municipal
Upland Rehabilitation & Care Ctr.	320	0.8	Medical
Walmart	315	0.8	Retail
Target	265	0.7	Retail
Lowe's Home Center	254	0.7	Retail
Villa Mesa Day Care Center	250	0.7	Child Care
Home Depot	240	0.6	Retail
Lewis Group	220	0.6	Real Estate
<b>Total</b>	5,507	14.6%	

Source: Upland Comprehensive Annual Financial Report, Year ended June 30, 2017

*Jobs Held by Residents*

According to the 2010 Census, 58 percent of residents over the age of 16 were in the labor force. An estimated 9.0 percent were unemployed. By 2016 estimates, the percentage of residents over 16 in the labor force has risen to 63.3 percent, and the percentage of unemployed has shrunk to 3.7 percent. **Table II-11** on the following page shows the occupations of residents, the number of residents in each category, and the percentage

employed in each occupation. Of particular note is the high proportion of managerial/professional and sales/office occupations held by Upland residents.

**Table II-11  
Occupation Characteristics**

Occupations of Residents	Number of Residents	% Employed by Occupation
<b>Total civilian employed population 16 and over</b>	36,202	
Management, business, science, and arts	13,567	37.5%
Service	6,780	18.7%
Sales and office	9,676	26.7%
Natural resources, construction, and maintenance	2,309	6.4%
Production, transportation, and material moving	3,870	10.7%

Source: 2016 American Community Survey

*Labor Market Engagement Index*

According to HUD, “The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract.” (AFFH-T Data Documentation 2017) Educational attainment is a measure of those within a census tract who have achieved a bachelor's degree or higher. Values are ranked by national percentile and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

As shown in **Table II-12** on the following page, the group with the highest Labor Market Index scores in both the jurisdiction and the region is Asians or Pacific Islanders, at 54.45. This group is followed by Whites, at 53.87; Native Americans, at 45.86; then Blacks, at 44.65, and Hispanics, at 44.24. HUD attempts to correct for income disparities by statistically separating out the population below the federal poverty level. For Upland residents below the poverty line, the numbers decrease, but remain within 5.6 points of the general population numbers. For Native Americans in poverty, however, the index value plunges nearly 23 points to 22.93.

Compared to the region, the jurisdiction posts Labor Market Index scores that are significantly higher across all ethnic groups. Hispanics' and Native Americans' scores are both 83 percent higher within the jurisdiction than the same group's scores in the region; Blacks' 64 percent higher; Whites' 56 percent higher; and Asians' 25 percent higher. When the population below the poverty line is compared to the region, the difference is even more pronounced. Hispanics below the poverty line within Upland have scores that are 135 percent higher than those of the same income level within the region. For Blacks, the difference is 134 percent. Whites and Asians fare better by factors of 90 percent and 69 percent respectively. For Native Americans in poverty, the differential between the region and the jurisdiction is 11 percent.

**Table II-12  
Opportunity Indicators by Race/Ethnicity**

City of Upland							
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	60.53	74.11	53.87	47.36	36.59	55.61	35.55
Black, Non-Hispanic	46.18	64.34	44.65	51.49	50.62	62.66	27.56
Hispanic	46.70	65.35	44.24	51.34	48.65	61.23	28.33
Asian or Pacific Islander, Non-Hispanic	60.29	71.75	54.45	48.05	39.54	59.43	35.07
Native American, Non-Hispanic	50.29	68.88	45.86	50.56	45.76	63.78	30.54
<b>Population below federal poverty line</b>							
White, Non-Hispanic	52.50	69.45	48.44	50.56	44.42	59.07	32.37
Black, Non-Hispanic	34.05	56.80	40.70	57.54	66.53	70.12	20.44
Hispanic	33.70	60.85	38.61	54.17	56.65	63.19	24.12
Asian or Pacific Islander, Non-Hispanic	56.19	67.63	51.57	51.09	45.37	63.22	31.99
Native American, Non-Hispanic	40.60	56.14	22.93	55.47	60.00	50.46	25.67
<b>Region</b>							
<b>Total Population</b>							
White, Non-Hispanic	52.61	50.65	34.50	37.96	25.75	49.50	55.48
Black, Non-Hispanic	42.80	41.50	27.18	42.55	31.82	49.72	44.22
Hispanic	37.51	37.99	24.20	43.12	32.68	47.81	42.38
Asian or Pacific Islander, Non-Hispanic	60.42	56.42	43.02	41.92	29.18	48.25	42.29
Native American, Non-Hispanic	41.19	40.74	25.06	36.84	26.34	50.16	56.24
<b>Population below federal poverty line</b>							
White, Non-Hispanic	38.39	42.36	25.55	38.74	29.20	49.95	56.84
Black, Non-Hispanic	27.15	30.84	17.39	43.48	34.78	48.95	44.86
Hispanic	23.78	31.06	16.42	44.76	36.54	49.34	42.23
Asian or Pacific Islander, Non-Hispanic	42.30	43.14	30.51	45.00	37.05	51.32	39.74
Native American, Non-Hispanic	30.24	34.37	20.61	39.17	32.05	52.23	50.63

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S.

Department of Housing and Urban Development, November 2017.

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

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

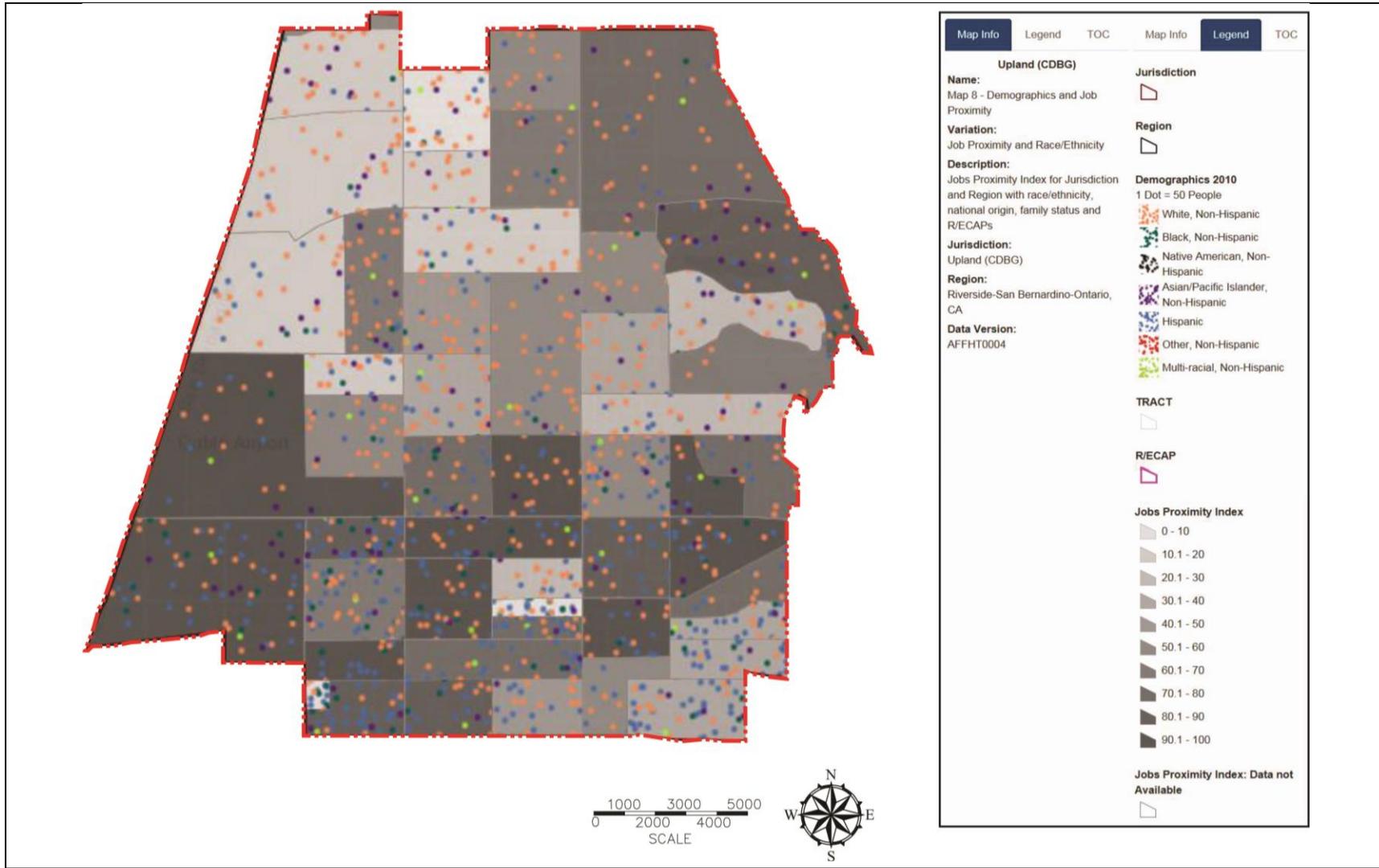
*Jobs Proximity Index*

HUD states, "The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily." "Values are percentile ranked at the CBSA level with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in a neighborhood."

**Table II-12** on the previous page presents Jobs Proximity Index rankings for various groups, broken down by ethnicity and with separate statistics for residents below the poverty level. The scores for the jurisdiction are fairly consistent, even when compared to scores for residents below the federal poverty line. In fact, the highest score in the jurisdiction is among Blacks below the poverty line, at 70.12. The lowest score is assigned to Native Americans in poverty, at 50.16. The other three ethnic groups scored higher among their populations in poverty than among their general populations, including Asians below the poverty level, at 63.22, Hispanics below the poverty level, at 63.19, and Whites below the poverty level, at 59.07. These relatively high Jobs Proximity Index scores for populations in poverty indicate a co-location of job centers and high poverty neighborhoods.

Examination of **Map II-5** on the following page shows the distribution of geographic areas with high Jobs Proximity Index scores, indicated by the darker shaded areas, along with the distribution of various racial groups, indicated by colored dots, representing clusters of 50 people. When one bears in mind that the highest Index scores were reported for communities below the poverty line, a picture emerges of poorer neighborhoods having the best access to jobs.

Map II-5: Demographics and Job Proximity



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.



Comparison of **Maps II-5 and II-6** to **Maps II-3 and II-4** shows the overlapping of areas with high concentrations of jobs and easy access to transportation, with areas of high concentrations of residents in poverty.

**E. Housing Profile**

**Overview**

Fair housing is also concerned with the availability of a range of housing types and prices. This section provides an overview of the housing market and of the dynamics affecting housing availability. Later sections of this A.I. study build on this analysis and evaluate the City’s Zoning Ordinance and land use regulations to assess the status of fair housing in this community.

*Available Housing Units*

Mirroring the population growth between 2000 and 2010, Upland’s housing inventory expanded 7.4 percent, substantially less than the 16.3 percent increase Countywide. The nearby cities of Ontario and Montclair experienced similar increases in numbers of housing units, while other surrounding cities and the County as a whole expanded their housing availability more appreciably.

The predominant housing type in Upland remains single-family detached homes, which accounted for 57.3 percent of the City’s housing stock in 2010. **Table II-6** shows housing growth trends in Upland as compared to nearby jurisdictions and the County as a whole.

**Table II-13  
Housing Growth Trends, 2000-2010 (Housing Units)**

Community	2000	2010	Percent Change
Fontana	35,908	51,857	44.4%
Montclair	9,267	9,911	6.9%
Ontario	45,182	47,449	5.0%
Rancho Cucamonga	42,134	56,618	34.4%
<b>Upland</b>	<b>25,467</b>	<b>27,355</b>	<b>7.4%</b>
County	601,369	699,637	16.3%

Source: U.S. Census, 2000 and 2010.

*For-Sale and Rental Housing Prices*

**Table II-14** below shows the median sales price for a single-family home in Upland for the 2018 calendar year. The data show a 7.1 percent average increase in the sales price for single-

family homes in both City zip codes and a 1.55 percent decrease in the price of a condominium unit within both City zip codes taken together.

However, the housing market for each zip code presents a unique picture. For residents seeking to purchase single family homes in the 91784 zip code, the 9.9 percent rise in home prices over last year impacts them significantly. By contrast, condominium purchasers in the same zip code have seen their buying power increase, as the average price has come down 7.1 percent. In the 91786 zip code, both single family home prices and condominium prices have risen consistently in the range of 4 percent. In 2018, the average sales price for single-family homes in Upland is \$567,000 and \$414,500 for condominium units.

**Table II-14  
Median Sales Prices – 2018**

Zip Code	Single Family Homes			Condominiums			SFR Only
	Sales of Single Family Homes	Price Median SFR (\$1,000)	Price % Change from Jul. 2017	Sales Count Condos	Price Median Condos (\$1,000)	Price % Change from Jul. 2017	Median Home Price/ Sq. Ft
91784	41	\$665	9.9%	3	\$488	-7.1%	\$280
91786	41	\$470	4.3%	11	\$341	4.0%	\$320

Feb. 2018 Dataquick / L.A. Times publishes a report by community/zip code

According to the National Low-Income Housing Coalition’s (NLIHC) **Out of Reach 2017 Report** for Riverside-San Bernardino-Ontario Area, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,156. In order to afford this level of rent and utilities, without paying more than 30 percent of income on housing, a household must earn \$3,853 monthly or \$46,240 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$22.23. (<http://nlihc.org/oor/california>)

In San Bernardino County, a minimum wage worker earns an hourly wage of \$11.00. In order to afford the FMR for a two-bedroom apartment, a household must include 2.03 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

For San Bernardino County, the estimated mean (average) wage for a renter is \$14.28 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a household must include 1.55 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Table II-15  
San Bernardino Cost of Rental Housing**

Fair Market Rents by Number of Bedrooms										
Year	Efficiency		1 Bedroom		2 Bedrooms		3 Bedrooms		4 Bedrooms	
	FMR	Incr.	FMR	Incr.	FMR	Incr.	FMR	Incr.	FMR	Incr.
2010	\$854		\$940		\$1,108		\$1,559		\$1,818	
2011	\$882	3%	\$970	3%	\$1,144	3%	\$1,610	3%	\$1,877	3%
2012	\$886	1%	\$974	1%	\$1,149	1%	\$1,617	1%	\$1,886	1%
2013	\$763	-14%	\$879	-10%	\$1,116	-3%	\$1,577	-2%	\$1,924	2%

Source: HUD Fair Market Rents for San Bernardino County

The HUD Fair Market Rents by number of bedrooms [over the last four years] are shown in **Table II-15** above.

**Table II-16  
Income Needed to Afford FMR – San Bernardino County 2018**

Annual Income					Percent of Family AMI				
0 BR.	1 BR	2 BR	3 BR	4 BR	0 BR.	1 BR	2 BR	3 BR	4 BR
\$30,720	\$37,040	\$46,240	\$64,720	\$80,160	47%	56%	70%	98%	122%

Source: National Low Income Housing Coalition, 2018

**Table II-16** above shows the annual household income needed to afford rental units at the Fair Market Rent levels.

*Housing Supply*

According to the 2012-2016 American Community Survey (ACS), Upland has 27,155 occupied housing units. Of these units, 54.6 percent are owner-occupied and 45.4 percent are renter occupied. Another 1,416 units within the City are unoccupied.

Vacancy rates are an indicator of housing needs. While vacancies help moderate housing costs, excess vacancies depress rents and home values. Generally, an “optimal” vacancy rate is 1.5 percent to 2.0 percent in the for-sale market and 5.0 percent to 6.0 percent for the rental market. According to the latest ACS estimates, Upland's vacancy rate among homeowners is 0.6 percent; among renters, 2.9 percent. These percentages indicate a high level of utilization of the City’s available housing units.

**Table II-17** on the following page shows the housing supply in Upland of units in structure by tenure. Of the City's 14,832 total owner-occupied units, the vast majority, 13,807, or 93

percent, are single units, attached or detached. Of the 12,323 renter-occupied units, the largest share, or 40.5 percent are structures of 2 to 9 units.

**Table II-17**  
**Housing Supply: Occupied Units in Structure by Tenure**

Number of Units in Structure	Total Units		Owner			Renter		
	#	%	#	Share of Category	% of Total	#	Share of Category	% of Total
1, detached or attached	17,233	63.5%	13,807	93.1%	80.1%	3,426	27.8%	19.9%
2 to 9 units	5,189	19.1%	198	1.3%	3.8%	4,991	40.5%	96.2%
10 or more units	3,905	14.4%	69	0.5%	1.8%	3,836	31.1%	98.2%
Mobile home and all other types of units	828	3.0%	758	5.1%	91.5%	70	0.6%	8.5%
<b>Total:</b>	<b>27,155</b>	<b>100.0%</b>	<b>14,832</b>	<b>54.6%</b>		<b>12,323</b>	<b>45.4%</b>	

Source: U.S. Census Bureau, 2012-2016 American Community Survey

*Homeownership*

**Table 18** on the following page shows homeownership percentages relative to rental rates among various racial and ethnic subpopulations within both the jurisdiction and the region. The data show that Whites within Upland enjoy the privilege of homeownership at a significantly higher rate than Whites within the region, 63.31 percent vs. 53.90 percent. The only other group with elevated homeownership levels in the jurisdiction is Asians and Pacific Islanders, 9.48 percent of whom are homeowners in the City as compared to 6.42 percent in the region. Blacks fare worse in the jurisdiction, only achieving homeownership in 3.38 percent of cases, compared to 5.20 percent regionally, a decrease of 35 percent with respect to the region’s homeownership rate within this group. Similarly, Hispanics within Upland own homes at a rate of 22.64 percent, compared to 32.42 percent within the region, a difference of 30.17 percent.

**Table II-18**  
**Homeownership and Rental Rates by Race/Ethnicity**

Race/Ethnicity	(Upland, CA CDBG) Jurisdiction				(Riverside-San Bernardino-Ontario, CA) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	9,285	63.31%	4,110	35.96%	446,425	53.90%	169,245	36.89%
Black, Non-Hispanic	495	3.38%	1,145	10.02%	43,075	5.20%	53,295	11.62%
Hispanic	3,320	22.64%	4,835	42.30%	268,520	32.42%	200,830	43.78%
Asian or Pacific Islander, Non-Hispanic	1,390	9.48%	930	8.14%	53,205	6.42%	22,550	4.92%
Native American, Non-Hispanic	55	0.38%	10	0.09%	3,275	0.40%	2,590	0.56%
Other, Non-Hispanic	120	0.82%	405	3.54%	13,770	1.66%	10,245	2.23%
Total Household Units	14,665	-	11,430	-	828,270	-	458,755	-

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

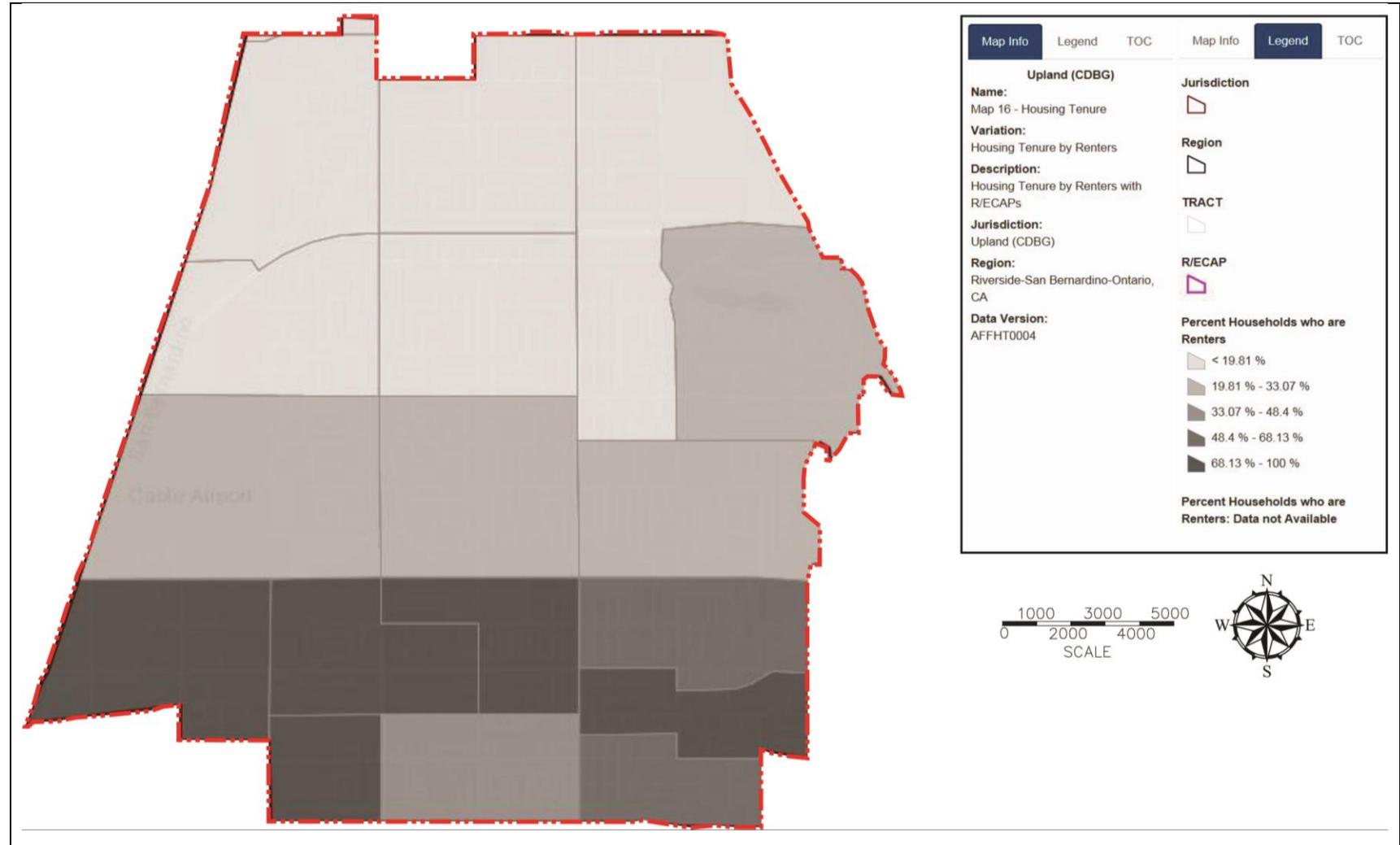
Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Sources: CHAS

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

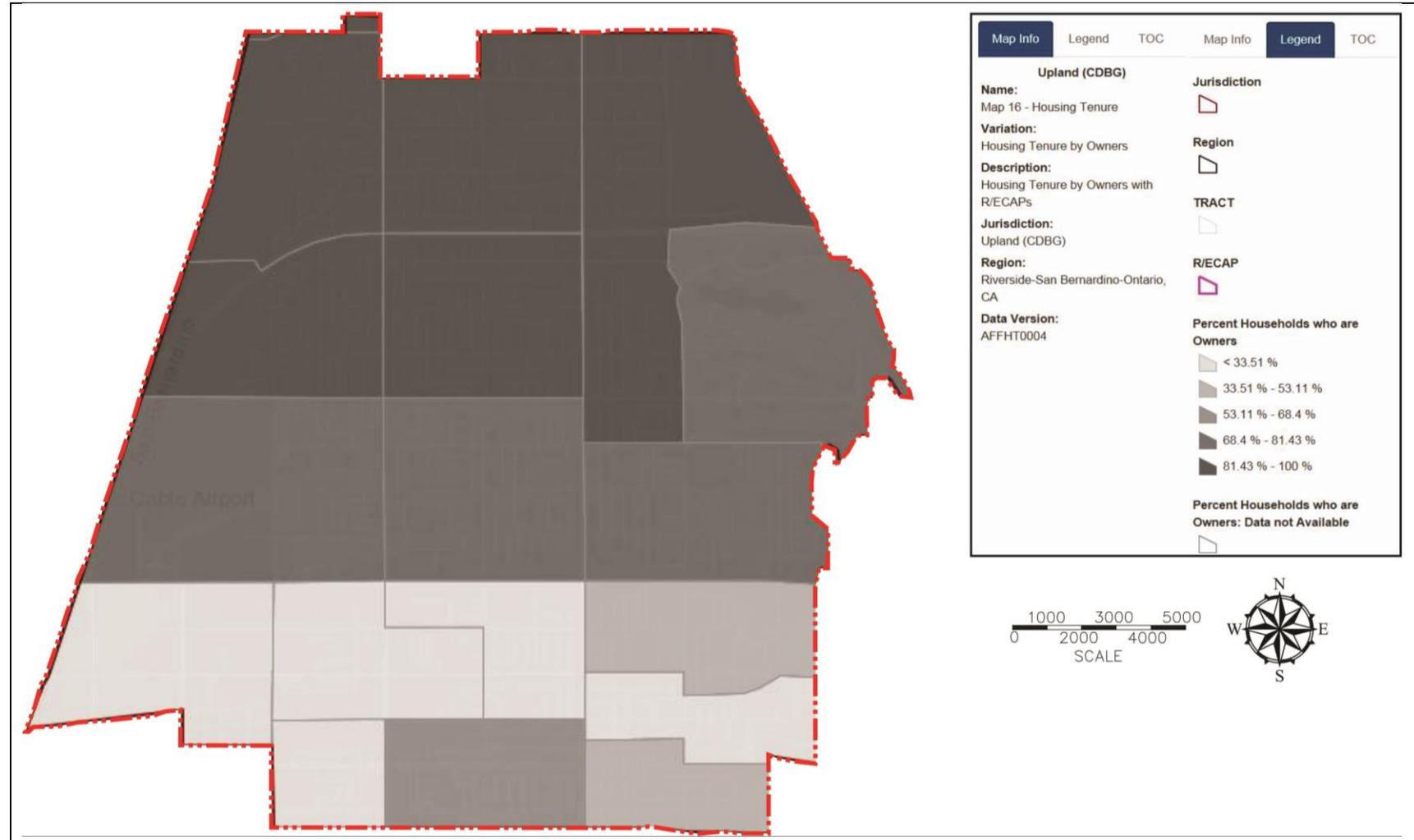
**Map II-7** on the following page shows the vast geographic discrepancy in numbers of renters within the jurisdiction, with the highest concentrations of renters located in the southern portion of the City, below Foothill Boulevard. **Map II-8** shows the highest concentrations of homeowners are found in the northern quadrants of the jurisdiction, with the exception of a single census tract along the southern City boundary, where homeownership rates climb above 53.11 percent.

Map II-7: Housing Tenure by Renters



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Map II-8: Housing Tenure by Owners



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

*Housing Condition – Age*

Like any other asset, housing gradually deteriorates over time. If not regularly maintained, housing can deteriorate into disrepair, depress neighboring property values, discourage reinvestment, and eventually impact quality of life in an entire neighborhood. Maintaining quality housing is thus an important community goal. This section analyzes and discusses the age and condition of Upland's housing and its neighborhoods.

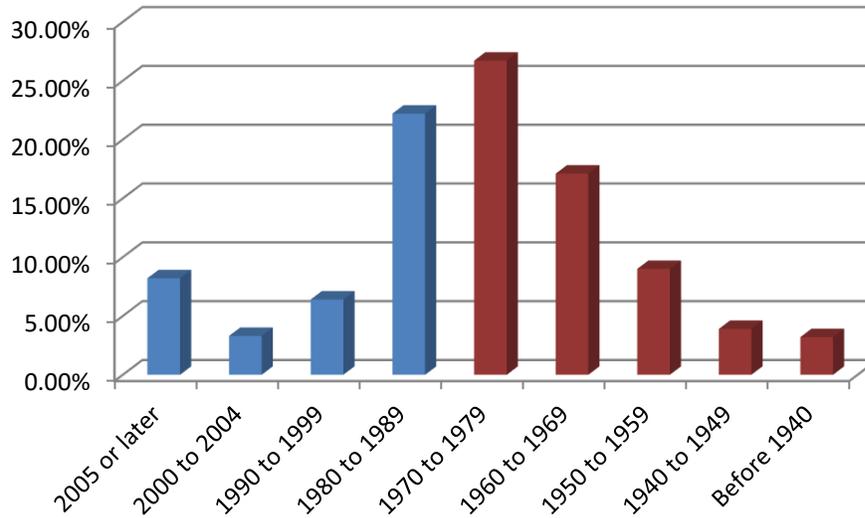
**Table II-19** and **Graph II-1** indicate the number of homes built in Upland by decade or two-decade period. As of 2010, 59.9 percent of the housing was at least 30 years old. Within the housing industry, as a general rule, homes older than 30 years begin to require major investments to maintain quality. Necessary improvements include siding, painting, and roofing, among others. After 50 years, homes typically need new plumbing, electrical systems, mechanical systems, lead-based paint removal, and other major repairs.

**Table II-19**  
**Age of Housing Stock: Year Unit Built by Tenure**

Year Structure Built	Total Units		Owner			Renter		
	#	%	#	Share of Category	Share of Total	#	Share of Category	Share of Total
2010 or later	360	1.3%	164	1.1%	45.6%	196	1.6%	54.4%
2000 to 2009	2,383	8.8%	1,217	8.2%	51.1%	1,166	9.5%	48.9%
1980 to 1999	8,216	30.3%	4,364	29.4%	53.1%	3,852	31.3%	46.9%
1960 to 1979	11,253	41.4%	6,440	43.4%	57.2%	4,813	39.0%	42.8%
1940 to 1959	4,041	14.9%	2,133	14.4%	52.8%	1,908	15.5%	47.2%
1939 or earlier	902	3.3%	514	3.5%	57.0%	388	3.1%	43.0%
<b>Total:</b>	<b>27,155</b>	<b>100.0%</b>	<b>14,832</b>	<b>100.0%</b>	<b>56.6%</b>	<b>12,323</b>	<b>100.0%</b>	<b>43.4%</b>

Source: U.S. Census Bureau, 2012-2016 American Community Survey

**Graph II-1  
Age of Housing Stock: Year Unit Built**



According to HUD, “Aggressive code enforcement action, including the legal process of property receivership, may be the most cost effective approach to improve the quality of life in particular instances. A receivership action allows for the correction of the deferred maintenance of the common areas, reestablishes and recapitalizes the homeowner’s association, and imposes on-site management to address tenant problems.” (AFFH-T)

Apart from the receivership option, City has a number of housing rehabilitation programs to facilitate the rehabilitation of older homes. These programs include the Housing Rehabilitation Program, and the Emergency Repair Program.

### *Housing Problems*

The AFFH-T Data Documentation states the following: “To assist communities in describing and identifying disproportionate housing needs in their jurisdictions and regions, the AFFH-T provides data identifying instances where housing problems or severe housing problems exist. The AFFH-T presents housing problems overall, as well as variations by race/ethnicity, household type and household size.”

The AFFH-T provides data on the number and share of households with one of the following four housing problems:

1. Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
2. Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
3. Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.

4. Cost Burden: A household is considered cost burdened if the household pays more than 30 percent of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Additionally, the AFFH-T provides data on the number and share of households with one or more of the following “severe” housing problems, defined as:

1. Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
2. Lacks complete plumbing facilities: Household does not have running water or modern toilets.
3. Severe Overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
4. Severe Cost Burden: A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs.

According to the data in **Table II-20** on the following page, the total number of households within the jurisdiction is 26,095. Of those households, 12,075, or 46.27 percent, experience housing problems. Among those 12,075 households experiencing problems, 6,480, or 24.83 percent of the total, experience severe housing problems. These percentages are roughly in line with the region, wherein the incidences of housing problems and severe housing problems are 49.19 percent and 27.82 percent respectively. Additionally, as is true in the region, Hispanic and Black households within the jurisdiction experience housing problems and severe housing problems at disproportionately higher rates than the average. Specifically 56.41 percent of Hispanics and 53.96 percent of Blacks experience housing problems, while 35.13 percent of Hispanics and 27.13 percent of Blacks experience severe housing problems.

Unlike the region, Asians within the jurisdiction experience housing problems at a higher rate than the average, namely 48.62 percent vs. the 46.27 percent of households in general. Likewise, Asians in Upland experience severe housing problems disproportionately, at 30.98 percent, as compared to 24.83 percent of households in general.

**Table II-20**  
**Demographics of Households with Disproportionate Housing Needs**

	(Upland, CA CDBG) Jurisdiction			(Riverside-San Bernardino-Ontario, CA) Region		
<b>Households experiencing any of 4 housing problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	5,235	13,405	39.05%	248,500	615,660	40.36%
Black, Non-Hispanic	885	1,640	53.96%	56,215	96,380	58.33%
Hispanic	4,600	8,155	56.41%	276,310	469,370	58.87%
Asian or Pacific Islander, Non-Hispanic	1,130	2,324	48.62%	37,085	75,739	48.96%
Native American, Non-Hispanic	0	65	0.00%	2,874	5,864	49.01%
Other, Non-Hispanic	229	519	44.12%	12,120	24,015	50.47%
Total	12,075	26,095	46.27%	633,100	1,287,025	49.19%
<b>Household Type and Size</b>						
Family households, <5 people	6,650	15,435	43.08%	310,890	715,300	43.46%
Family households, 5+ people	1,685	2,925	57.61%	160,795	249,069	64.56%
Non-family households	3,740	7,730	48.38%	161,420	322,655	50.03%
<b>Households experiencing any of 4 Severe Housing Problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>	<b># with severe problems</b>	<b># households</b>	<b>% with severe problems</b>
<b>Race/Ethnicity</b>						
White, Non-Hispanic	2,365	13,405	17.64%	122,935	615,660	19.97%
Black, Non-Hispanic	445	1,640	27.13%	32,125	96,380	33.33%
Hispanic	2,865	8,155	35.13%	174,310	469,370	37.14%
Asian or Pacific Islander, Non-Hispanic	720	2,324	30.98%	20,279	75,739	26.77%
Native American, Non-Hispanic	0	65	0.00%	1,499	5,864	25.56%
Other, Non-Hispanic	80	519	15.41%	6,870	24,015	28.61%
Total	6,480	26,095	24.83%	358,025	1,287,025	27.82%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

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

### *Environmental Health Index*

According to HUD, “The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level.” The Index combines standardized EPA estimates of air quality carcinogenic, respiratory and neurological hazards with indexing census tracts.

Values are inverted and then percentile ranked nationally. Values range from 0 to 100: the higher the index value, the less exposure to toxins harmful to human health; or, put differently, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census tract.

The EPA standardizes its estimates of air quality hazards using the National Air Toxics Assessment (NATA), which is EPA's ongoing review of air toxics in the United States. EPA developed NATA as a screening tool for state, local and tribal air agencies. NATA's results help these local agencies identify which pollutants, emission sources and places they may wish to study further to better understand any possible risks to public health from air toxics. EPA suggests that local communities use NATA to "prioritize pollutants and emission source types; identify places of interest for further study; get a starting point for local assessments; focus community efforts; inform monitoring programs." According to EPA, communities have found that using NATA helps "inform and empower citizens to make local decisions about their community's health. Local projects often improve air quality faster than federal regulations alone."

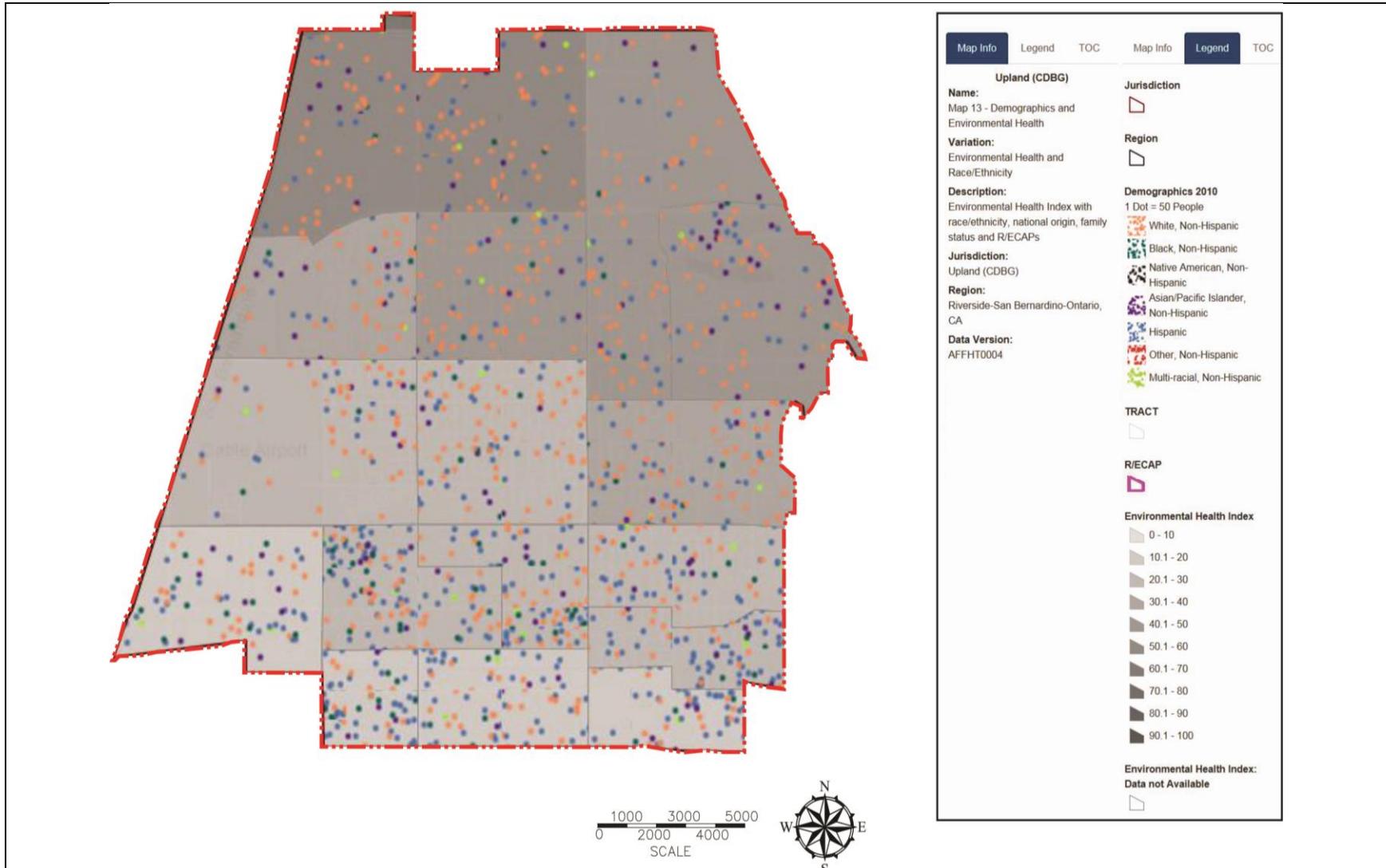
Although EPA characterizes NATA results as "a snapshot of outdoor air quality with respect to emissions of air toxics," it nonetheless suggests long-term risks to human health if air toxics emissions are steady over time, including estimates of the cancer risks from breathing air toxics over many years. It also estimates non-cancer health effects for some pollutants, including diesel particulate matter (PM). It is important to note that NATA only includes outdoor sources of pollutants, and its estimates of risk "assume a person breathes these emissions each year over a lifetime (or approximately 70 years). NATA only considers health effects from breathing these air toxics. It ignores indoor hazards, contacting or ingesting toxics, and any other ways people might be exposed." (<http://www.epa.gov/national-air-toxics-assessment/nata-overviewepa.gov>)

**Table II-12** earlier in this chapter presents the Environmental Health Index values for various groups within Upland and within the region at large. Across every category, including those results reported for communities below the federal poverty level, Upland scores are significantly lower than those for the region. These lower scores are an indication of significantly greater exposure to cancer risks for City residents and of the potential for elevated non-cancer health effects from pollutants such as diesel particulate matter.

While Whites in Upland score the highest on the Index, at 35.55, their score is 35.92 percent lower than the score for Whites in the region, at 55.48. For Blacks the differential is -37.68 percent (27.56 vs. 44.22); For Hispanics, -33.15 percent (28.33 vs. 42.38). For Asians, the score within the jurisdiction is 17.07 percent lower than that for the region (35.07 vs. 42.29), and Native Americans within the City score 45.70 percent lower (30.54 vs. 56.24). For communities living under the federal poverty level, the jurisdiction compares similarly unfavorably to the region: 32.37 vs. 56.84 for Whites; 20.44 vs. 44.86 for Blacks; 24.12 vs. 42.23 for Hispanics; 31.99 vs. 39.74 for Asians; and 25.67 vs. 50.63 for Native Americans.

**Map II-9** on the following page below shows by relative degrees of shading, the overall Environmental Health Index scores for the entire jurisdiction, with only one census tract - in the City's northwestern quadrant - achieving an Index score in the 40.1 to 50 range. It is plainly visible that the lowest scoring census tracts are located south of Foothill Boulevard and nearer in proximity to Interstate 10, the rail line, industrial uses and Ontario International Airport.

Map II-9: Demographics and Environmental Health



Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

*Affordable Housing*

Following in **Table II-21** is an inventory of affordable housing within the City of Upland. The information was taken from the latest City of Upland Housing Element, 2013-2021, which was adopted January 27, 2014.

**Table II-21  
City of Upland Affordable Housing, 2014**

Project Name and Address	Type	Total Units	Affordable Units	Unit Size	Funding Source(s)	Expiration Date of Covenants
<b>At Risk by 2024</b>						
Richland Arbolada 509 E. Richland	Family	16	4 LI	2 BR	HOME	2021
Richland Doral 537 E. Richland	Family	17	4 LI	2 BR	HOME	2021
<b>Not at Risk</b>						
Sycamore Terrace 1301 San Bernardino Road	Senior	100	100VLI	1BR	HUD 202	2030
Northwood Apts. 1662 W. Arrow Route	Family	324	64 LI	2 BR	MRB	2030
Arbor Park Apts. 859 N. Mountain Avenue	Family	260	104 LI	2 BR	MRB	2028
Sunset Ridge Apts. <sup>1</sup> 597 E. 13 <sup>th</sup> Street	Family	108	16 VLI	1 & 2 BR	Rent Revenue Note	2037
Village Apts. <sup>1</sup> 195 S. Armstrong Way	Family	72	20VLI	1 & 2 BR	Rent Revenue Note	2037
Alpine Woods 430 W. Alpine	Family	137	137 LI	1 & 2 BR	LIHTC	2029
Magnolia Colony Apts. <sup>1</sup> 431-689 Diamond Court and 223/275 Vallejo (various)	Family	72	18 VL; 18 LI 36 Moderate	2 & 3 BR	HOME/ RDA	2058
Coy D. Estes Senior Apts. 260 N. Third Avenue	Senior	130	110 LI 20 Moderate	1 & 2 BR	LIHTC	2067
Los Olivos 1226 N. Campus Avenue	Family	97	97 VLI	2 BR	Public Housing	Perpetual
9th Street Terrace Apts. 1349 E. 9 <sup>th</sup> Street	Family	24	24 VLI	1 & 2 BR	Section 8	Perpetual

Project Name and Address	Type	Total Units	Affordable Units	Unit Size	Funding Source(s)	Expiration Date of Covenants
Sycamore <sup>1</sup> 906 Sycamore	Family	3	1VL; 1L; 1Mod	1-Studio 2-2 BR	RDA	2059
<b>Total</b>		<b>1,360</b>				

Source: City of Upland, 2018.

VLI: Very low income

MRB: Mortgage Revenue Bonds

LI: Low income

LIHTC: Low Income Housing Tax Credit

DB: Density Bonus

RDA: Upland Redevelopment Department

HUD 202: Dept. of Housing and Urban Development

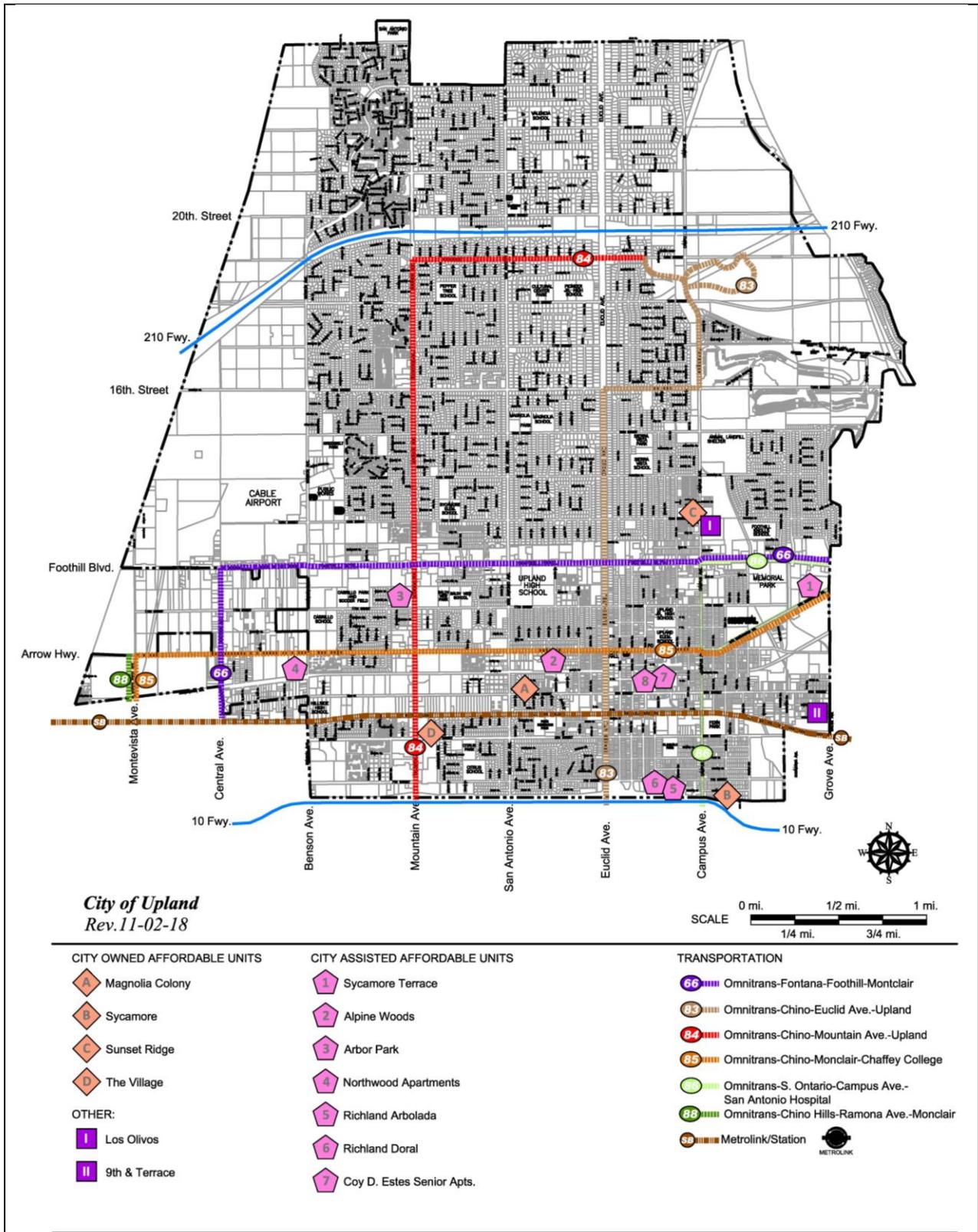
Section 8: Federal Housing Voucher program

HOME: Federal Home Investment Partnerships Funds

<sup>1</sup> Projects owned by the City of Upland

An examination of **Map II-10** on the following page below shows that with the exception of the City-owned Sunset Ridge complex, every affordable housing development is located in the southern region of the City, below Foothill Boulevard. As has been heretofore discussed, these are the neighborhoods of the City with the highest exposure to poverty, the highest incidence of cost-burden and housing problems, the highest concentrations of racial and ethnic minorities, the highest levels of segregation, and the highest levels of environmental health risk factors.

Map II-10: Affordable Housing



Source: City of Upland, 2018.

**Table II-22** shows the racial and ethnic makeup of affordable housing residents within the City, as well as the distribution of income levels among these household groups. The data show that Public Housing skews toward Hispanics, who comprise 54.74 percent of households residing in Public Housing. Hispanics make up only 31.25 percent of the jurisdiction's households, but 81.55 percent of these households earn between 0 to 80 percent of AMI. The HVC program, on the other hand, serves a plurality of Blacks, who make up 39.53 percent of program participants, but only 6.28 percent of the jurisdiction's total households. Of these households 78.7 percent are low to moderate-income.

Project-Based Section 8 vouchers, (which allow participants to live wherever City officials can convince landlords to honor them), skew heavily in favor of Asians, at 49.50 percent, even though this group makes up only 8.91 percent of the City's total households, of whom 74.4 percent are low to mod-income. Another 32.67 percent of Section 8 vouchers go to White households, while Hispanics, who make up 31.25 percent of Upland's households, receive only 13.86 percent of these vouchers.

By contrast, within the statistical region, each racial/ethnic group's proportionate share of publicly supported housing is closer to the population distribution of these groups. For example the lion share of Section 8 vouchers, or 47.41 percent, goes to Hispanic families, who make up 36.47 percent of the region's households, of whom 94.02 percent are low to moderate-income.

**Table II-22  
Publicly Supported Households by Race/Ethnicity**

Race/Ethnicity								
(Upland, CA CDBG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	9	9.47%	14	14.74%	52	54.74%	20	21.05%
Project-Based Section 8	33	32.67%	4	3.96%	14	13.86%	50	49.50%
Other Multifamily	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
HCV Program	120	23.26%	204	39.53%	164	31.78%	27	5.23%
Total Households	13,405	51.37%	1,640	6.28%	8,155	31.25%	2,324	8.91%
0-30% of AMI	1,295	43.31%	235	7.86%	975	32.61%	365	12.21%
0-50% of AMI	1,860	35.63%	380	7.28%	2,065	39.56%	560	10.73%
0-80% of AMI	3,500	38.67%	675	7.46%	3,610	39.89%	804	8.88%
(Riverside-San Bernardino-Ontario, CA) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	108	17.45%	203	32.79%	265	42.81%	42	6.79%
Project-Based Section 8	1,245	24.20%	1,055	20.51%	2,439	47.41%	366	7.12%
Other Multifamily	672	31.88%	252	11.95%	770	36.53%	404	19.17%
HCV Program	4,542	24.88%	8,293	45.43%	4,965	27.20%	386	2.11%
Total Households	615,660	47.84%	96,380	7.49%	469,370	36.47%	75,739	5.88%
0-30% of AMI	61,410	38.82%	18,475	11.68%	65,705	41.54%	7,940	5.02%
0-50% of AMI	101,180	32.18%	30,355	9.65%	137,770	43.82%	13,890	4.42%
0-80% of AMI	192,920	36.04%	45,500	8.50%	237,820	44.42%	23,430	4.38%

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: Numbers presented are numbers of households not individuals.

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

**F. Special Housing Needs Profile**

Certain residents have more difficulty finding decent and affordable housing or receiving fair housing treatment due to special circumstances. These circumstances may include employment and income, family type, disability, or other characteristics. Upland officials should consider addressing the particular needs of certain racial/ethnic groups, who make up a growing demographic that experiences cost burden and other housing problems disproportionately, in addition to other fair housing issues. Seniors are another burgeoning population sector with similar issues. Single parent households, especially those headed by women, are growing in number and may need special accommodation. Other groups facing challenges include people with disabilities, large families, persons with limited English

proficiency, and currently and formerly homeless persons.

**Table II-23** summarizes the proportions of special needs groups in Upland. The following discussion describes and analyzes the housing needs of each group. Data are from the 2010 Census, the Brown Longitudinal Tract Database (LTDB) based on the census, and the 2009-2013 and 2012-2016 American Community Surveys (ACS).

**Table II-23  
Special Needs Groups in Upland**

Special Needs	2013	
	Number	Percent of City
Senior Citizens <sup>1</sup>	8,898	12.07%
People with Physical Disability	13,453	18.25%
Single-Parents with Children <sup>2</sup>	5,348	19.70%
Large Households <sup>3</sup>	2,925	11.21%
Hispanics	28,035	38.02%
Black/African American	5,031	6.82%
Asians	6,191	8.40%
Limited English Proficiency	8,039	10.90
Homeless <sup>4</sup>	125	

Source: 2010 Census, Brown Longitudinal Tract Database (LTDB), 2009-2013 American Community Survey (ACS).

1. Percent of households with a member age 65 or older.
2. 2012-2016 ACS.
3. Percent of households with five or more members residing in a home.
4. San Bernardino 2018 Homeless Count and Subpopulation Survey; Percent of formerly homeless not known.

*Racial/Ethnic Minorities*

Section B of this Chapter outlines the fact that while the White population within Upland continues to decline along with that of the region, both in absolute numbers and in terms of percentages, Non-White populations have grown astronomically since 1990. This growth includes a greater than 150 percent increase in the Hispanic population within the City, and a near trebling in size of the same group within the region as a whole.

As outlined in Section C above, Asians within Upland are twice as likely to fall into the extremely low and low-income categories as Whites, at 29.4 percent vs. 14.8 percent. African Americans and Hispanics are also nearly twice as likely to fall into these lowest income

categories, at rates of 27.7 percent, and 25.8 percent respectively. Asians, Hispanics and Blacks, as individual groups, are more susceptible to cost burden within the City of Upland than the population in general. They also experience housing problems and severe housing problems disproportionately. In addition, rates of homeownership for Hispanics and Blacks lag not only behind their White counterparts within the jurisdiction, but also well behind members of their own groups within the region.

**Map II-4**, (Section E above) shows that the neighborhoods in Upland with the lowest poverty index scores, and thereby the highest exposure to poverty, all lie in the southern part of the City, for the most part south of Foothill Boulevard. **Maps II-7 and II-8** (Section E) show the geographic disparity between homeowners and renters in the jurisdiction, with high concentrations of homeowner households in the City's northern census tracts and extremely high concentrations of renters in the City's southern census tracts. **Map II-3** (Section C) shows the similarly elevated levels of housing burden within the City's southern census tracts, while **Map II-12** (Section E) shows the higher propensity toward environmental health hazards within these same census tracts. **Map II-10** shows the concentration of affordable housing developments within these southern census tracts, nearly to the exclusion of other tracts within the jurisdiction. All of these data underscore one of the main fair housing issues facing the City at present, which is access to opportunity.

**Table II-12** (Section D) shows various opportunity index scores that HUD has calculated for the jurisdiction as a measure of relative access to opportunity in such important facets of life as education, employment, and transportation. Upland scores higher than the region consistently across various protected groups, meaning that members of most racial and ethnic groups within Upland enjoy superior access to high performing schools, good jobs, low transportation costs, good public transit, and relatively low exposure to poverty. However, the trend toward segregation of these groups within the City continues at a much greater rate than that evinced within the region as a whole. The level of segregation between Whites and Non-Whites, as measured by the Dissimilarity Index (**Table II-3**, Section B), has increased by 89.80 percent since 1990. By contrast, the level of Non-White/White segregation within the region has only increased by a factor of 25.4 percent during the same period. This trend holds true for every ethnic/racial group within the City as compared to their regional counterparts. Blacks, Hispanics and Asians are particularly impacted by these trends.

### *Senior Citizens*

According to the 2010 Census, 12.1 percent of Upland's residents were seniors, defined as persons age 65 or older. This statistic represents a 52.2 percent increase in this population since 1990. American Community Survey (ACS) estimates for 2016 place the percentage of seniors in Upland at 14.4 percent, which represents an 87.1 percent increase since 1990. By either measure, seniors comprise a significant and growing contingent of Upland residents, who need particular accommodation in the area of housing, due to limited income and higher disability rates, including ambulatory and other disabilities that require significant retrofitting

of housing units.

Among household types, 42.1 percent of elderly households fell into the low and moderate-income categories, with 26.2 percent of these falling within the extremely low and low-income categories. In terms of disabilities, 10.17 percent of City residents over 5 years of age have disabilities. As shown in **Table II-24** below, the largest share of disabled persons within the City is between the ages of 18 and 64 and represents 5.24 percent of the total population over 5 years of age. At 3,642, this number represents 7.79 percent of the 46,743 City residents within this age group. By comparison, the 2,896 disabled persons over 65 represent nearly one-third, or 32.55 percent, of the total of 8,898 elderly persons within the community.

**Table II-24  
Disability by Age Group**

Age of People with Disabilities	(Upland, CA CDBG) Jurisdiction		(Riverside-San Bernardino- Ontario, CA) Region	
	#	%	#	%
age 5-17 with Disabilities	494	0.71%	37,092	0.95%
age 18-64 with Disabilities	3,642	5.24%	241,640	6.19%
age 65+ with Disabilities	2,896	4.17%	174,002	4.46%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: All % represent a share of the total population 5 years and older within the jurisdiction or region.

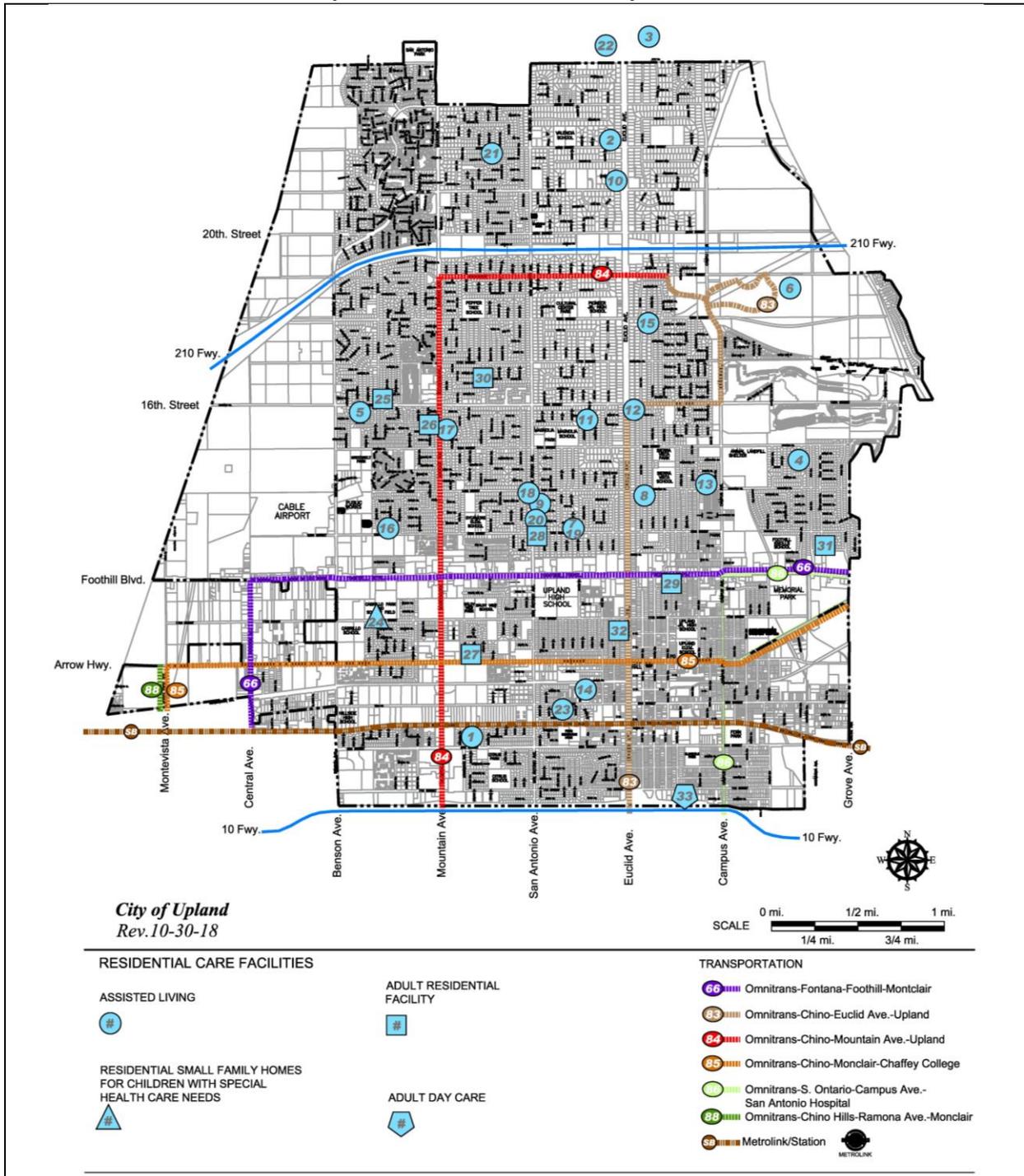
Note 2: Data Sources: ACS

Note 3: Data Sources: Decennial Census; ACS

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

**Map II-11** on the following page shows the array of senior residential care facilities in Upland. Conveniently for residents, these facilities are dispersed throughout the jurisdiction along major public transit routes. However, the cost of such facilities is out of range for many seniors. While Medical covers the cost of residential care for some who qualify, others could maintain their independence longer in thoughtfully designed senior public housing that offers case management, meal services, transportation to and from doctors' offices, grocery stores and senior centers, as well as other on-site programs designed to prevent social isolation. Still other seniors, with targeted intervention and support, could be helped, in the parlance of social service professionals, to "age in place," within their own homes. For many, this requires assistance with deferred home repairs and maintenance, especially with costly major repairs such as roofs, HVAC systems and water heaters, as well as with necessary retrofits to accommodate ambulatory and other disabilities.

Map II-11: Licensed Community Care Facilities



Source: State of California, 2018.

**Table II-25** below shows that although seniors are well represented within Public Housing, Section 8, and HCV programs within the City, the numbers accommodated by these programs are nowhere near the need, as evinced by the numbers of seniors with extremely low and low-income, and by the numbers with disabilities. For example, the 32.99 percent of the total

97 units of Public Housing within Upland that are occupied by seniors amount to 32 units. Section 8 Housing within the City tends to favor seniors by a factor of 95.05 percent, which translates to 93 of the total 98 units. (Notably, 83 of these 98 units are occupied by Asian and White residents, with only 15 units allotted to Blacks and Hispanics.) Out of the 554 units in the Housing Choice Voucher program, 25.89 percent of these, or 143 units, are occupied by elderly residents. These numbers come nowhere close to meeting the needs of the 2,896 disabled elderly within Upland, or the 2,331 extremely low and low-income elderly within the community, to say nothing of the 3,746 low and moderate-income elderly.

**Table II-25  
Demographics by Publicly Supported Housing Program Category**

(Upland, CA CDBG)	Total # units (occupied)	White	Black	Hispanic	Asian or Pacific Islander	Families with children	Elderly	Disabled
Public Housing	97	9.47%	14.74%	54.74%	21.05%	39.18%	32.99%	14.43%
Project-based Section 8	98	32.67%	3.96%	13.86%	49.50%	N/a	95.05%	3.96%
Other Multifamily	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
HCV Program	554	23.26%	39.53%	31.78%	5.23%	43.90%	25.89%	20.64%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

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

Note 2: Data Sources: APSH

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

Note 4: Rows for R/ECAP tracts removed because there are no Racially or Ethnically Concentrated Areas of Poverty in Upland.

For those elderly who are not home bound, the City of Upland offers activities and resources through its thriving community center. The George M. Gibson Senior Center offers special events and a full spectrum of services for community residents 50 years and older. Serving over 3,500 seniors monthly, the Center offers nutritious lunches 5 days per week in addition to over 40 classes and activities, over half of which are offered free of charge. These include such diverse offerings as belly dance classes, men's poker groups, computer workshops, billiard tournaments, ping pong and yoga. The Fun After 50 club sponsors monthly casino trips, potlucks and weekly bingo games, while AARP hosts free monthly guest lectures, tax assistance, and driver safety courses. The Center also offers health lectures, free non-invasive medical screenings, a Fall flu shot clinic and wellness faire, medical insurance counseling and myriad other services at little or no cost. All services are intended to assist seniors in remaining active mentally and physically.

*People with Disabilities*

The Fair Housing Act prohibits housing discrimination against any person based on disability. The Americans with Disabilities Act defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” People with disabilities have special housing needs because of their fixed income, higher health costs, and need for accessible and affordable housing. According to 2013 ACS data, 10.17 percent of Upland’s residents over the age of 5 years reported a physical disability.

**Table II-24** reveals that that the City of Upland has 4,136 disabled residents ages 5 to 64, and another 2,596 elderly residents with disabilities. **Table II-26** below reveals the numbers living with each different type of disability within the community. The fact that total exceeds the numbers of disabled reported in census and ACS data implies that individuals report multiple types of disability. According to **Table II-25**, the Upland Housing Authority accommodates the highest number of disabled individuals in the Housing Choice Voucher program, 20.64 percent of 554 units, or 114 units with disabled residents.

**Table II-26  
Disability by Type**

	<b>(Upland, CA CDBG) Jurisdiction</b>		<b>(Riverside-San Bernardino-Ontario, CA) Region</b>	
<b>Disability Type</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Hearing difficulty	2,175	3.13%	125,033	3.20%
Vision difficulty	1,702	2.45%	86,934	2.23%
Cognitive difficulty	2,548	3.67%	170,114	4.36%
Ambulatory difficulty	3,215	4.63%	241,262	6.18%
Self-care difficulty	1,574	2.26%	102,841	2.63%
Independent living difficulty	2,239	3.22%	170,490	4.37%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details

(<http://www.hudexchange.info/resource/4848/affh-data-documentation>).

Note 4: The AFFH-T provides information on disability type, disability status by age group, and disability status by housing type. The disability type and disability status by age group measures are from the ACS, while the measure of persons with disabilities by housing type is from the PIC/TRACS data. These disability type categories in this table are based on a new set of disability questions introduced into the ACS in 2008 and are not comparable to disability type figures in prior years.

Apart from ADA compatible housing, both privately owned and in the publicly assisted realm, persons with disabilities need accommodation in the form of City infrastructure, from sidewalks, curbs, and crossing signals, to ramps, restrooms and other features within public

buildings, all of which are fundable through CDBG monies.

Seniors 62 and older and persons with disabilities qualify for a discounted rate on fares and bus passes on the Omnitrans bus system. Standard day passes are sold in packs of ten for \$45.00; seniors and disabled persons are eligible for a discounted rate of \$20.00.

### *Family Status and Age*

According to the AFFH-T Data Documentation, “The Fair Housing Act prohibits housing discrimination against any person based on familial status. For purposes of the Fair Housing Act, familial status includes one or more individuals under the age of 18 being domiciled with a parent or other person with legal custody of such individuals. The AFFH-T provides information on families with children. Specifically, familial status is measured as the number and percentage of all families (with two or more related people in the household) that are families with children under age 18.”

As stated in Section B, families of all types continue to make up the vast share of the City’s population, though that share has diminished from a high of 73.5 percent in 2010 to current estimates of 68.29 percent. Although the jurisdiction is trending overall toward decreasing numbers of families with children in favor of married couples without children and non-family households, families with children still comprise 45.17 percent of family households within the jurisdiction. Meanwhile, Other Family households, consisting of a parent of either sex maintaining a household with no spouse present, have increased by 11.12 percent. ACS data from 2016 report 5,348 households within Upland comprised of single parents with children under age 18, of whom 4,004 are “Female householder(s), no husband present, family household(s).” This emerging demographic of single mothers within the jurisdiction will need special accommodation with regard to housing, because of gender pay gaps, the high cost of day care, and the propensity for histories of spousal abuse.

Families with children in general have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with 3 or more bedrooms. According to the 2013 ACS data in **Table II-1** (Section B), the City had 2,925 large families. Large families often have difficulty finding adequately sized housing and may lease smaller units due to affordability concerns, which results in overcrowding. According to the data in **Table II-8** (Section C), 35.1 percent of all large families earned low and moderate incomes, with 19.8 percent falling into the extremely low and low-income categories. **Table II-20** (Section E) shows that large families experience housing problems disproportionately, at 57.61 percent, vs. 46.27 percent of households generally. Families with children, and especially teenagers, may face discrimination in the rental housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex or unit, confine children to a specific location, limit the time children can play outdoors, or choose not to rent to families with children altogether.

**Table II-27**  
**Publicly Supported Housing by Program Category:**  
**Units by Number of Bedrooms and Number of Children (Upland Only)**

Housing Type	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	#	%	#	%	#	%	#	%
Public Housing	7	7.22%	62	63.92%	27	27.84%	38	39.18%
Project-Based Section 8	101	100.00%	0	0.00%	0	0.00%	N/a	N/a
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	174	32.65%	288	54.03%	60	11.26%	234	43.90%

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Note 1: Data Sources: APSH

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

**Table II-27** above shows that sixty-two (62) 2-Bedroom units and twenty-seven (27) 3+-Bedroom units are available within Public Housing developments within the City. Of these, thirty-eight (38), or 39.18 percent of the City's 97 total units, are occupied by households with children. In terms of the 554 units in the Housing Choice Voucher program, 288 households are assigned to 2-bedroom units, and another 60 households are housed in 3+-bedroom units. In total, 43.90 percent, or 234 units, are occupied by families with children. Neither Project-Based Section 8 Housing nor Other Multifamily housing appears to be available to households with children. Given the statistic referenced in the above paragraph placing the number of low/moderate-income large families at 35.1 percent of 2,925, or 1,027 families, the numbers of available units in **Table II-27** appear inadequate.

#### *National Origin and Limited English Proficiency (LEP)*

According to HUD, "The Fair Housing Act also prohibits housing discrimination based on national origin." The data provided in the AFFH-T includes the ten most common places of birth of the foreign-born population by jurisdiction and region and the number and percentage of the population that is foreign-born. Also included are the ten most common languages spoken at home (for the population age 5 years and over) for those who speak English "less than 'very well,'" and the number and percentage of the population who speak English "less than 'very well.'" For space-saving purposes, only five out of the top ten places of birth and most common languages were included in **Table II-2** and **Table II-3** in Section B above.

According to the data in those tables, the largest foreign-born population within the jurisdiction and the region is from Mexico, making up 6.95 percent of Upland's residents. These foreign-born nationals include residents who have less than a fluent mastery of the English language, and therefore need accommodation. Upland residents with Limited English

Proficiency are among the fastest growing population subgroup, having increased their numbers 81.96 percent from 4,418 in 1990 to 8,039 currently. As a percent of the population, their numbers have increased from 6.95 percent to 10.90 percent. Given that four of the five most populous groups of foreign nationals in the jurisdiction hail from Asian countries, namely the Philippines, Korea, Taiwan, and Viet Nam, the availability of online and printed materials and foreign language interpreters in Tagalog, Korean, Taiwanese Mandarin, and Vietnamese, in addition to Spanish, should be common practice within City agencies involved in delivery of affordable housing and other services to these communities.

### *Homeless Persons*

Housing affordability for those who are homeless or who are formerly homeless is challenging from an economics standpoint, and this demographic group may also encounter fair housing issues when landlords refuse to rent to formerly homeless persons due to poor credit history. These difficulties are more severe for homeless families that need larger affordable units. According to the San Bernardino County Homeless Partnership, 102 individuals in Upland were unsheltered homeless in 2018, in addition to 23 individuals who were sheltered homeless.<sup>1</sup>

The need with respect to homelessness is for permanent housing solutions with supportive services that help formerly homeless individuals address any number of factors contributing to their situation. Permanent supportive housing is the term of art within the social services sector that describes an affordable living environment that offers the ongoing case management, linkage to care, employment counseling, ongoing job skills training, transportation services, and even financial counseling that this community needs to stay housed and productive. Without such support, their risks of remaining homeless or returning to homelessness in a chronic manner are great.

The City of Upland is actively engaged in a range of coordinated efforts and active collaboration among community organizations, churches, service clubs, and concerned citizens dedicated to overcoming homelessness. Homelessness occurs for varied reasons and requires different resources and services for each homeless individual. Serving the needs of this population is complex. The aim is to provide a system that coordinates and focuses resources to those most in need and least able to advocate for themselves. Addressing homelessness requires effective strategies to reduce the number of families and individuals who become homeless, in addition to helping currently homeless families and individuals move into permanent housing. The Community Restoration Team (CRT) works directly with Upland residents who are homeless and connects them with resources to become housed.

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<sup>1</sup>San Bernardino County 2018 Homeless Count and Subpopulation Survey Final Report, p.9

Equal access and choice in housing, or what is commonly known as fair housing opportunity, is covered by federal and State statutes, regulations, and court decisions that prohibit discrimination in the rental, sale, negotiation, advertisement, or occupancy of housing on the basis of one or more protected classes. The twin goals of nondiscrimination and integration in housing are achieved through the actions of buyers, sellers, landlords, tenants, realtors, apartment associations, homeowner associations, condominium boards, insurers, builders, lenders, appraisers, home inspectors, cities, community benefit organizations, and the courts. This chapter provides an overview of the private sector housing industry in Upland and its interrelationship with fair housing services.

### **A. Owner-Occupied Housing**

Part of the American dream involves owning a home in a good neighborhood near good schools, parks, shopping centers, jobs, transportation, and other community amenities. Homeownership strengthens individual households and entire neighborhoods because owner-occupants have made an investment in their own personal property as well as the neighborhood and community. This fosters a greater sense of pride in the appearance and condition of not only the home but of the neighborhood as well. It also promotes owner involvement in the community because owner-occupants have a personal stake in the area and tend to be more active in decisions affecting the community. Fair housing opportunity laws protect an individual or family's right to occupy the housing of their choice that they can afford. Ensuring fair housing is an important way to not only preserve but to improve the housing opportunities for all residents in the City of Upland.

#### *Home Buying Process*

Purchasing a home presents many challenges to the would-be owner. One of the main challenges in buying a home is the process by which an individual or family must acquire the property. The time required to find a home, the major legal and financial implications surrounding the process, the number of steps required and financial issues to be considered can be overwhelming to many home buyers. Throughout this time-consuming and costly process, fair housing issues can surface in many ways. Discriminatory practices in the home buying process can occur through the:

- Advertisement of homes for sale;
- Lending process;
- Appraisal process;
- Actions of real estate agents and sellers; and
- The issuance of insurance.

### *Advertising*

The first step in buying a home is to search for available housing through advertisements that appear in magazines, newspapers, or on the Internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can intentionally or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service (MLS), real estate agents and brokers accountable for discriminatory ads.

Advertising can suggest a preferred buyer or tenant in several ways. Some examples include advertisements or listings that:

- Suggest a preferred type of buyer or tenant household, e.g. “perfect for a young couple”;
- Use models that indicate a preference or exclusion of a type of resident, e.g. running a series of advertisements that only include photos of nuclear families, or that do not features persons of color or persons with disabilities;
- Publish advertisements or listings in certain languages, e.g. only advertising homes/apartment complexes in predominately Hispanic neighborhoods on Spanish-language radio stations;
- Restrict publication to certain types of media or locations so as to indicate a preference.

As a rule of thumb, advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or terms suggesting preferences for one group over another (e.g., adults preferred, ideal for married couples with kids, or conveniently located near Catholic church).

### *Lending*

Initially, buyers must locate a lender who will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide sensitive information including their gender, ethnicity, income level, age, and familial status. This information is required to be gathered by the Community Reinvestment Act and the Home Mortgage Disclosure Act; however, it does not guarantee that individual loan officers or underwriters will not misuse the information.

A report on mortgage lending discrimination by the Urban Land Institute describes four basic stages in which discrimination can occur:

- **Advertising/outreach stage.** Lenders may not have branches in certain locations, not advertise to certain segments of the population, or violate advertising rules with respect to fair housing.
- **Pre-application stage.** Lenders may not provide applicants of different racial and ethnic backgrounds the same types of information as other preferred groups, or may urge some to seek another lender.
- **Lending stage.** Lenders may treat equally qualified individuals in a different manner, giving different loan terms, preferred rates, or denying a loan based on a factor not related to ability to pay and risk.
- **Loan administration.** Lenders may treat minorities in harsher terms, such as initiating foreclosure proceedings if any payment is late, or by making loans at terms that encourage defaults.

### *Appraisals*

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan requested. Generally, appraisals are based on sale prices of comparable properties in the surrounding neighborhood of the subject property. Other factors such as the age of the structure, improvements made and location are also considered. Homes in some neighborhoods with higher concentrations of minorities and poverty concentrations may appraise lower than properties of similar size and quality in neighborhoods with lower concentrations of minorities or low-income households.

Taking these factors into consideration when valuing a property in an appraisal causes the arbitrary lowering of property values and restricts the amount of equity and capital available to not only the potential home buyer but also to the current owners in the neighborhood. Disparate treatment in appraisals is difficult to prove since individual appraisers have the latitude within the generally accepted appraisal practices to influence the outcome of the appraisal by factoring in subjective opinions.

### *Real Estate Agents*

Finding a real estate agent is normally the next step in the home buying process. The agent will find the home for the prospective buyer that best fits their needs, desires, and budget based on the amount they are qualified for by the lender. Real estate agents may also intentionally or unintentionally discriminate by steering a potential buyer to particular neighborhoods, by encouraging the buyer to look into certain areas or failing to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away and the comments they make about their clients.

### *Sellers*

Even if a real estate agent is following fair housing practices, the current occupant (seller) may not want to sell his or her home to certain purchasers protected under fair housing laws or they may want to accept offers only from a preferred group. Oftentimes, sellers are present when agents show properties to potential buyers and sellers may develop certain biases based upon this contact. The Residential Listing Agreement and Seller's Advisory forms that sellers must sign disclose their understanding of fair housing laws and practices of discrimination. However, preventing this type of discrimination is difficult because a seller may have multiple offers and choose one based on bias.

### *Insurance*

Insurance agents have underwriting guidelines that determine whether or not a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies, called redlining. Some states require companies to file the underwriting guidelines with the State Department of Insurance, making the information public. Texas mandates this reporting and has made some findings regarding discriminatory insurance underwriting.

Many insurance companies have traditionally applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority households that can only afford to buy homes in older neighborhoods. A California Department of Insurance (CDI) survey found that less than one percent of the homeowner's insurance available in California is currently offered free from tight restrictions. The CDI has also found that many urban areas are underserved by insurance agencies.

### *Home Loan Activity*

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. In 1977, the Community Reinvestment Act (CRA) was enacted to improve access to credit for all communities, regardless of the race/ethnic or income makeup of its residents. CRA was intended to encourage financial institutions to help meet the credit needs of communities, including low-moderate income people and neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

In tandem with the Home Mortgage Disclosure Act (HMDA), financial institutions with assets exceeding \$10 million are required to submit detailed information on the disposition of home loans by applicant characteristics. HMDA data can then be evaluated with respect to lending patterns.

During Calendar Year 2016, 4,942 households filed loan applications for housing in Upland. Of those applications, 619 were withdrawn before approval or denial and 220 were closed for incompleteness prior to a decision. Lending institutions rendered decisions on 4,103 loan applications. The data in **Table III-1** shows that the number of loan applications is highest for refinancing at 65 percent of all loans, followed by loans for home purchase at 30.1 percent of the total and a mere 4.9 percent of all loans for home improvement. Approval rates were greatest for loans for home purchase at 89.2 percent and lowest for home improvement and refinancing with 76.2 percent approval rates. Conventional loans were most common for all loan purposes. The average loan approval rate for all loan types and loan purposes was 80.1 percent.

**Table III-1**  
**Home Loan Application Activity in Upland**

Type	Number of Loans	Share of Loans	Number Approved	Approval Rate
<b>Home Purchase</b>	<b>1,236</b>	<b>30.1%</b>	<b>1,102</b>	<b>89.2%</b>
Conventional	1,020	24.9%	902	88.4%
FHA - Insured	148	3.6%	136	91.9%
VA - Guaranteed	68	1.7%	64	94.1%
FSA/RHS	0	0.0%	0	0.0%
<b>Home Improvement</b>	<b>202</b>	<b>4.9%</b>	<b>154</b>	<b>76.2%</b>
Conventional	195	4.8%	151	77.4%
FHA - Insured	4	0.1%	2	50.0%
VA - Guaranteed	3	0.0%	1	33.3%
FSA/RHS	0	0.0%	0	0.0%
<b>Refinancing</b>	<b>2,665</b>	<b>65.0%</b>	<b>2,032</b>	<b>76.2%</b>
Conventional	2,265	55.2%	1,718	75.8%
FHA - Insured	196	4.8%	149	76.0%
VA - Guaranteed	204	5.0%	165	80.9%
FSA/RHS	0	0.0%	0	0.0%
<b>Total:</b>	<b>4,103</b>	<b>100%</b>	<b>3,288</b>	<b>80.1%</b>

Source: 2016 HMDA Database

### *Mortgage Interest Rates & Fees*

A key component to securing a home loan is the interest rate and fees associated with the loan. In July 2015, *The Journal of Real Estate Finance and Economics*<sup>1</sup> published an article authored by Ping Cheng, Zhenguo Lin, and Yingchun Lin that analyzed the “Racial Discrepancy in Mortgage Interest Rates.” Rather than focusing on racial discrimination in loan origination, they chose to focus on whether black applicants were more likely to be

<sup>1</sup> Cheng, Ping, Lin, Zhenguo, Liu, Yingchun, “Racial Discrepancy in Mortgage Interest Rates,” *The Journal of Real Estate Finance and Economics*, Vol. 51, p. 101-120 (July 2015)

charged higher interest rates than their white counterparts.

The authors of this study considered a number of variables, including: race, when the mortgage was originated, type of loan (ARM or fixed), loan-to-value ratios, whether the loan was purchase-money or refinance, debt-to-income ratios of the borrowers, net wealth, liquid worth, whether the borrower had been rejected on a credit application in the last five years, whether the borrower had ever filed for bankruptcy, age of the household head at time of application, education level of borrower, and shopping behavior (whether borrower searched for a lender or relied on a referral from a friend or family member).

According to the authors, the statistics they used suggested clear differences between black and white borrowers in almost every respect. However, when accounting for these differences, the researchers found that “black borrowers on average pay about 29 basis points more than comparable white borrowers.”

Additionally, even amongst African-American borrowers, there is disparity based on sex. “The results suggest that, while the racial disparity in mortgage rates is widespread between black and white borrowers, it is the more financially vulnerable black women who suffer the most. The excessive premium this group of women must pay for long term credit is almost certainly going to put them into even more vulnerable financial conditions in the long run.”

#### *Lending Outcomes*

This section summarizes lending activity in Upland in 2016. HMDA data provides some insights regarding the lending patterns in a community. However, the HMDA data is only an indicator of potential problems; it cannot be used to conclude discrimination due to the limitations of the data.

**Lending Outcomes by Income and Race/Ethnicity.** Generally, home loan approval rates increase as household income increases. This was true for nearly every type of loan analyzed. Only home improvement loan approval rates for upper income earners was lower than home improvement loan approval rates for middle income earners. However, upper income earners were above the overall average for each loan category. **Table III-2** shows loan approval rates for home purchases and refinances by applicant characteristics.

While it is dangerous to ascribe discriminatory intent from the loan data presented, it is interesting to note that African-Americans had approval rates below the average approval rate for each income level across each loan category. Asians had approval rates below the average approval rate in five of the nine boxes. They had below average approval rates for middle income home purchase loans, low income home improvement loans, upper income home improvement loans, low income refinance loans, and upper income refinance loans.

Differences in approval rates for home loan applications among minorities do not necessarily reflect discriminatory practices. Differences could be due to credit scores, employment history, knowledge of the lending process, debt-income ratio, or other factors. Nonetheless, the persistence of lower loan approval rates among minorities could be the subject of additional inquiry and examination.

**Table III-2  
Home Loan Approval Rates by Applicant Characteristics**

Type	Low/Mod Income <80% MFI		Middle Income 80-120% MFI		Upper Income 120+ MFI	
Race/ Ethnicity	Loan Applications	Approval Rate	Loan Applications	Approval Rate	Loan Applications	Approval Rate
<b>Home Purchase</b>	<b>53</b>	<b>68.0%</b>	<b>180</b>	<b>82.8%</b>	<b>833</b>	<b>89.9%</b>
Hispanic	17	70.6%	54	85.2%	180	89.4%
White	16	81.2%	71	87.3%	405	89.9%
Asian	3	100%	23	69.6%	118	90.7%
African American	4	25.0%	3	66.7%	18	83.3%
All Others	2	50.0%	1	100%	6	83.3%
Decline or N/A	8	50.0%	24	79.2%	100	93.0%
<b>Home Improvement</b>	<b>14</b>	<b>35.7%</b>	<b>39</b>	<b>82.1%</b>	<b>142</b>	<b>77.5%</b>
Hispanic	3	66.7%	4	100%	27	88.9%
White	6	33.3%	19	78.9%	64	78.1%
Asian	1	0.0%	6	83.3%	14	64.3%
African American	1	0.0%	3	66.7%	5	40.0%
All Others	0	0.0%	1	100%	0	0.0%
Decline or N/A	3	33.3%	6	83.3%	30	76.7%
<b>Home Refinance</b>	<b>238</b>	<b>52.5%</b>	<b>358</b>	<b>67.0%</b>	<b>1,712</b>	<b>78.6%</b>
Hispanic	51	56.9%	66	62.1%	313	77.6%
White	108	51.9%	180	68.3%	828	80.2%
Asian	23	52.2%	18	72.2%	155	74.2%
African American	7	42.9%	13	53.8%	48	66.7%
All Others	3	66.7%	14	57.1%	25	68.0%
Decline or N/A	45	48.9%	66	71.2%	324	80.2%

Source: HMDA Database 2016

**Lending Outcomes by Tract Characteristics.** The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate income neighborhoods. Analyzing lending patterns by neighborhood characteristics can show whether significantly fewer home loans are being approved or issued in low/moderate income neighborhoods or neighborhoods with a disproportionately high percentage of minority residents. The lack of lending activity

in one or more neighborhoods has been linked to unequal access to credit among different race and ethnic groups and alleged practices of redlining and discrimination.

**Table III-3** shows a comparison of home purchase and refinance loan approval rates at the census tract level by the minority concentration in the tract as well as tract income level relative to the Area Median Income. Upland is a multi-cultural community with neighborhoods that reflect the City’s demographics.

**Table III-3  
Home Loan Approval Rates by Tract Characteristics**

Tract Characteristics	Home Purchase Loans			Home Refinance Loans		
	Number of Applications	Number Approved	Percent Approved	Number of Applications	Number Approved	Percent Approved
<b>Minority Percentage</b>						
20% to 50%	695	626	90.8%	1,776	1,360	76.6%
50% to 80%	541	476	88%	889	672	75.6%
80% +	0	0	0.0%	0	0	0.0%
<b>Tract Income</b>						
Low	264	239	90.5%	253	181	71.5%
Middle	186	161	86.6%	431	334	77.5%
Upper	786	702	89.3%	1,981	1,517	76.6%

Source: HMDA data, 2016.

**Lender Performance and CRA requirements.** In 2016, the top ten mortgage lenders received 41.8 percent of conventional home purchase loan applications in Upland (**Table III-4**). HMDA collects data on loan denial reasons from all lenders. The most frequently-cited denial reasons in Upland during 2016 included debt-to-income ratio, unverifiable information and incomplete credit application.

**Table III-4  
Disposition of Conventional Home Purchase Loan Applications by Lending Institutions**

Lender	Loan Application Outcome			
	Total Loan Applications	Share of Applicants	Percent Approved	Percent Denied
Wells Fargo	101	8.5%	92.4%	7.6%
JPMorgan Chase	75	6.3%	91%	9.0%
Stearns Lending	54	4.6%	98%	2%
Bank of America	46	3.9%	85%	15%
21 <sup>st</sup> Mortgage	46	3.9%	52%	48%
Broker Solutions, Inc	36	3.0%	72%	28%
Provident Savings Bank, F.S.B.	32	2.7%	93%	7%
William Lyon Mortgage, Inc.	27	2.3%	100%	0%
Flagstar Bank	27	2.3%	96%	4%
U.S. Bank	26	2.2%	91%	9%
United Shore Financial Service	26	2.2%	88%	12%

Source: HMDA Database 2016.

### *Predatory Lending*

Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. Examples of predatory lending practices include high fees, hidden costs, unnecessary insurance, and larger repayments due in later years. A common predatory practice is directing borrowers into more expensive and higher fee loans in the “subprime” market, even though they may be eligible for a loan in the “prime” market. Predatory lending is prohibited by a number of state and federal laws.

The Fair Housing Act of 1968 prohibits discrimination in the making or purchasing of loans, or in providing of other financial assistance, or the terms and conditions of such financial assistance for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling because of race, religion, color, national origin, sex, family status, or disability. The Equal Credit Opportunity Act of 1972 also requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age and marital status. Lenders would be in violation of these acts, if they target minority or elderly households to buy higher-priced loan products, treat loans for protected classes differently, or have policies or practices that have a disproportionate effect on the protected classes.

In addition, the Truth in Lending Act (TILA) requires lenders to inform the borrower about payment schedules, loan payments, prepayment penalties, and the total cost of credit. In 1994, Congress amended TILA and adopted the Home Ownership and Equity Protection Act (HOEPA). HOEPA requires that lenders offering high-cost mortgage loans disclose information if the annual percentage rate (APR) is ten points above the prime rate or if fees

are above eight percent of the loan amount. HOEPA also prohibits balloon payments for short-term loans and, for longer covered loans, requires a warning if the lender has a lien on the borrower's home and the borrower could lose the home if they default on the loan payment.

Following North Carolina's lead, in September 2001, California became the second state to pass a law banning predatory lending. Codified as AB489 and amended by AB344, the law enables state regulators and the Attorney General to attempt to prevent "predatory" lending practices by authorizing the state to enforce and levy penalties against licensees that do not comply with the provisions of this bill. The law provides protections against predatory lending to consumers across the state with respect to financing of credit insurance, high loan and points, steering and flipping, balloon payments, prepayment penalties, call provisions, interest rate changes upon default, or encouragement to default when a conflict of interest exists.

### *Foreclosures*

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current or if the homeowner sells their home and pays the mortgage off. However, if regular payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

In the late-2000s the number of foreclosed homes in California hit an all-time high. The problem was so severe in its consequences that numerous factors have been attributed for the high incidence of foreclosure, including but not limited to abnormally high housing prices in the early part of the decade, the origination of sub-prime loans to unqualified buyers, the economic recession and job losses. This confluence of negative economic incidents left most housing markets in the United States in severe decline with historically high rates of foreclosure. Property values declined significantly—in some cases to pre-2000 levels.

Southern California and San Bernardino County, in particular, were characterized by a high percentage of foreclosed homes as many homeowners were unable to keep up with payments. The high foreclosure rate prompted Congress to create the Neighborhood Stabilization Program (NSP), which is administered by the U.S. Department of Housing and Urban Development (HUD) to purchase abandoned and foreclosed properties in an effort to stabilize local housing markets that have been targeted for their high risk of foreclosure. The NSP provided grants to every state and certain local communities to purchase

foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program was authorized under Title III of the Housing and Economic Recovery Act of 2008.

The high incidence of foreclosure and the housing crisis in general represented a system-wide collapse of the housing market that resulted in numerous national, state and local efforts to reform virtually every aspect of housing acquisition and finance.

Several years have now passed since the foreclosure crisis began, and the housing market is beginning to rebound thanks in part to those efforts. ATTOM Data Solutions recently announced its Fiscal Year 2018, 3<sup>rd</sup> Quarter numbers, which show that foreclosure filings are down 6 percent from the previous quarter, down 8 percent from the third quarter last year, and were at their lowest levels since the fourth quarter of Fiscal Year 2005.<sup>2</sup> Not only are foreclosure filings down for the last quarter, foreclosure filings have been below the pre-recession average for eight consecutive quarters. However, that same report indicates that there is still a relatively modest, but widespread, foreclosure risk associated with FHA loans originated in 2014 and 2015, exceeding the long-term average foreclosure rates for all FHA loans. Overall, the housing market seems to have recovered from the recent crisis.

#### *Agency Coordination*

Many agencies are involved in overseeing real estate industry practices and the practices of the agents involved. A portion of this oversight involves ensuring that fair housing laws are understood and complied with. The following organizations have limited oversight within the real estate market, and some of their policies, practices, and programs are described.

**National Association of Realtors (NAR).** The National Association of Realtors (NAR) is a consortium of realtors which represent the real estate industry at the local, state, and national level. Locally, the Inland Valley Association of Realtors (IVAR) is the main association that serves the City of Upland and has over 3,300 members. As a trade association, members receive a range of membership benefits. However, in order to become a member, NAR members must subscribe to its Code of Ethics and a Model Affirmative Fair Housing Marketing Plan developed by HUD. The term Realtor thus identifies a licensed real estate professional who pledges to conduct business in keeping with the spirit and letter of the Code of Ethics.

Realtors subscribe the NAR's Code of Ethics, which imposes obligations upon Realtors regarding their active support for equal housing opportunity. Article 10 of the NAR Code of Ethics provides that "Realtors shall not deny equal professional services to any person for

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<sup>2</sup> <https://www.attomdata.com/news/market-trends/foreclosures/foreclosure-market-report-q3-2018/> retrieved October 19, 2018.

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.” Realtors shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

The NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification signals to customers that the real estate professional has been trained on working with the diversity of today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan. In July 1999, the NAR Diversity Program received the HUD “Best Practices” award.

**California Association of Realtors (CAR).** The California Association of Realtors (CAR) is a trade association of 92,000 realtors statewide. As members of CAR, Realtors subscribe to a strict code of ethics. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and meetings typically include sessions on fair housing issues. They also maintain fair housing and ethics information on their website. The website address is as follows: <http://www.dre.ca.gov/>. The licensure status of individual agents can be reviewed at the following site: [http://www.dre.ca.gov/licensees\\_sub.htm](http://www.dre.ca.gov/licensees_sub.htm). This web site includes any complaints or disciplinary action against the agent.

**Realtor Associations Serving Upland.** 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 where the broker is located. Complaints involving agents or brokers may be filed with these associations. Monitoring of services by these associations is difficult as detailed statistics of the education/services these agencies provide or statistical information pertaining to the members is rarely available. IVAR serves the Upland area.

**California Department of Real Estate (DRE).** The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. DRE has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that enables an agent to identify

and avoid discriminatory practices when providing real estate services.

DRE investigates written complaints received from the public alleging possible violations of the Real Estate Law or the Subdivided Lands Law by licensees or subdividers. DRE also monitors real estate licensees conducting business as mortgage lenders and mortgage brokers. If an inquiry substantiates a violation, DRE may suspend or revoke a license, issue a restricted license, or file an Order to Desist and Refrain. Violations may result in civil injunctions, criminal prosecutions, or substantial fines. The Department publishes monthly a list of names of persons and businesses which have been conducting real estate activities without a license.

DRE reviews Covenants, Conditions, and Restrictions (CC&R's) for all subdivisions of five or more lots, or condominiums of five or more units. The review includes a wide range of issues, including compliance with fair housing law. CC&R's are restrictive covenants that involve voluntary agreements, which run with the land they are associated with. In the past, CC&R's were used to exclude minorities from equal access to housing. DRE reviews CC&R's and they must be approved before issuing a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report.

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

## **B. Rental Housing**

Similar to the owner-occupied market, a major challenge to ensuring fair housing in the rental market is the complexity of the process. Stages in the process of renting a home include advertising, pre-application inquiries, viewing the apartment, criteria for qualifying for the lease, lease conditions, and administration of the lease. The process becomes even more difficult and subjective in a tight rental market, where the landlord has numerous options for choosing the future tenant based on subjective factors.

### *The Rental Process*

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

more notable ways in which tenants may face discriminatory treatment are highlighted below.

### *Advertising*

The main sources of information on rentals are newspaper advertisements, word of mouth, signs, apartment guides, the Internet, and apartment brokers. Recent litigation has held publishers, newspapers, and others accountable for discriminatory ads. Advertising can suggest a preferred tenant by suggesting preferred residents, using models, publishing in certain languages, or restricting media or locations for advertising. Advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or other terms suggesting preferences (e.g., adults preferred, ideal for married couples with kids, or conveniently located near a Catholic church).

Discriminatory advertising can be one of the most insidious forms of discrimination based on its widespread dissemination. Marketing is typically broad-based, reaching many people, and as such, can have a chilling effect on the market. This is also particularly true when the discrimination is unintentional or subconscious. Landlords who may never discriminate knowingly against a minority applicant may not be contacted by minority potential renters due to unconscious signaling in the advertisements. This is why, even though there are exceptions in the Fair Housing Act for when it applies, there is no similar exception when it comes to the advertising rules.

### *Viewing the Unit*

Viewing the unit is the most obvious, or overt, place where potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, judge on appearance whether a potential renter is reliable or may violate any rules, or make any other subjective judgments. For example, if a student is wearing a T-shirt with a rap artist on the front, a landlord may suspect that the renter could play loud music disturbing to other tenants. If a prospective tenant arrives with many children, the landlord may be concerned that the children may disturb other renters. In addition, the prospective tenant may also have an accent or wear religious symbols or jewelry which may again play into the decision to rent the unit. The opportunity for the potential renter to view the unit, is also an opportunity for the landlord to view the potential tenant and make value judgments based on their appearance or personal characteristics.

### *Qualifying for the Lease*

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history and salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent a home. An initial payment consisting of

first and last months' rent and security deposit are typically required. To deter "less-than-desirable" tenants, a landlord may ask for an initial payment or security deposit higher than for others. Tenants may also face differential treatment when vacating the unit. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear.

Because the rental market is getting tighter, with more applicants for every available unit than ever before, landlords who wish to do so have more cover when discriminating when choosing whom to rent to. Because there are more applicants, there are more qualified applicants, and the potential for discrimination arises when the landlord has to decide between multiple qualified candidates of different demographics.

### *The Lease*

Most apartments are rented under either a lease agreement or a month-to-month rental agreement, both of which have advantages and disadvantages for both landlords and tenants. Some tenants see a lease as more favorable for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. However, some tenants prefer the flexibility that a month-to-month tenancy provides. The lease agreement usually includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements, and there are rights and responsibilities on both sides of the contract. Typically, the rental agreement is a standard form for all units in the same building. However, enforcement of rules contained in the lease agreement may not be standard. A landlord may choose to strictly enforce rules for certain tenants based on their race/ethnicity, children, or a disability – raising fair housing concerns.

### *Rental Housing Services*

The City of Upland has contracted with Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing and related services. Established in 1980, IFHMB is a private, non-profit and community based organization which implements the following fair housing programs for communities throughout San Bernardino County:

- **Community-Based Mediation.** IFHMB provides trained mediators to provide education and information regarding rights and responsibilities under the California Landlord-Tenant laws and help to resolve conflicts between landlords and tenants (including mobile homes). IFHMB contracts with San Bernardino County to provide mediation in small claims and unlawful detainer lawsuits in County courts.

- **Education/Outreach.** IFHMB provides education and outreach services to landlords and tenants, Realtors, newspapers, service organizations, schools, persons with Limited English Proficiency, and others interested in learning about fair housing laws. IFHMB also provides HUD-certified counseling to homeowners who are delinquent on FHA loans or seniors interested in reverse equity mortgage loan programs. Fair housing workshops and newsletters are also provided on a quarterly basis.
- **Senior Services.** IFHMB actively and successfully mediates conflicts between seniors and Social Security, Medi-Cal, utility companies, collection agencies, neighbors, and others. IFHMB also provides a Care Referral Service, offers help in filing for HEAP and Homeowner/Renter Assistance, and maintains a list of senior housing and care homes.
- **Alternative Dispute Resolution.** The California Dispute Resolution Programs Act of 1986 provides the authority for mediation in the court system. Inland Fair Housing and Mediation Board has a contract with the County of San Bernardino to provide mediation in civil, family, probate, small claims, and unlawful detainer lawsuits in all of the courts in San Bernardino County.
- **Mobile Home Mediation.** IFHMBs mediators are trained to handle the specialized problems based on the Mobile Home Residency Law (MRL) that reflects the dual ownership and unique life style of mobile home communities. They provide education and information to residents and parks about the MRL, as well as provide information to both sides when fair housing issues are presented, and when requested serve as neutral third parties to facilitate resolution of conflicts.

During the five-year period covering the last A.I. cycle (FY 2013-2017), IFHMB assisted rental housing residents in the City of Upland with the resolution of a wide variety of landlord/tenant issues. **Table III-7** includes a five-year tabulation of landlord-tenant related inquiries received by IFHMB. The top five (5) complaints involved eviction notices (28.2 percent), landlord-tenant rights and responsibilities (27.1 percent), repair issues (19.6 percent), security deposit issues (8.5 percent) and rent increase issues (6.8 percent). (These percentages are roughly equivalent to the nature of inquiries received across IFHMB's entire service area.) It is important to note that any resident in IFHMB's service area can utilize their services and expertise to navigate the complex laws facing landlords, managers and tenants in the rental housing market. It is common for landlords, managers and tenants to take inappropriate actions against other parties due to lack of knowledge about laws affecting tenancy in rental housing. Oftentimes, such disputes are resolved merely through education, and do not require the parties to file a lawsuit, or file formal complaints with the City, to enforce their rights.

**Table III-7  
General Housing Inquiries (Rental)**

Inquiry Category	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Total
Repairs	43	39	32	42	26	<b>182</b>
Eviction	56	64	52	42	48	<b>262</b>
Rent increase	2	15	16	14	16	<b>63</b>
Management Problems	1	1	0	0	0	<b>2</b>
Neighbor-to-Neighbor Disputes	6	4	7	3	8	<b>28</b>
Rules & Regulations	2	3	3	1	3	<b>12</b>
Security Deposit	22	11	13	18	15	<b>79</b>
Tenancy Term	2	0	3	1	0	<b>6</b>
Shared Utilities	10	12	8	1	3	<b>34</b>
Illegal Entry	2	0	0	1	1	<b>4</b>
Right and Responsibilities	52	52	49	54	45	<b>252</b>
Foreclosure	0	2	0	0	0	<b>2</b>
Fees	0	0	2	0	1	<b>3</b>
<b>Totals</b>	<b>198</b>	<b>203</b>	<b>185</b>	<b>177</b>	<b>166</b>	<b>929</b>

Source: IFHMB, 2018.

An evaluation of the volume of inquiries by topic as listed in **Table III-7** reveals a significant increase in the number of inquiries regarding rental increases. As the economy continues to recover and more people move to the area, rising rents could have a profound impact on affordability of housing in the City, and thereby, become an impediment to fair housing choice.

#### *Agency Coordination*

Many agencies oversee the apartment rental process and related practices. This oversight includes ensuring that fair housing laws are understood and complied with. The following organizations have limited oversight within the rental housing market, and some of their policies are described.

#### *California Apartment Association (CAA)*

CAA is the country's largest statewide trade association for rental property owners and managers. Incorporated in 1941 to serve rental property owners and managers throughout California, CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. CAA has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes

fair housing and ethics along with other courses.

*National Association of Residential Property Managers (NARPM)*

NARPM promotes standards of business ethics, professionalism, and fair housing practices in the residential property management field. NARPM is an association of real estate professionals experienced in managing single-family and small residential properties. The North Los Angeles Chapter covers Upland. In addition, NARPM certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education. NARPM offers 3 professional designations: Residential Management Professional, RMP<sup>®</sup>, Master Property Manager, MPM<sup>®</sup>, and Certified Residential Management Company, CRMC<sup>®</sup>. These certifications require educational courses in fair housing.

**A. Land Use Policy**

*General Plan*

Land use policies are fundamental to ensuring housing opportunities. Any land use policies that do not promote a variety of housing opportunities can impede housing choice. The City of Upland’s land use policies are outlined in the General Plan, which determines the type, amount, location and density of land uses within the City in a manner prescribed by the State Planning Law. Upland’s comprehensive General Plan is the blueprint for the growth and development of the community. The General Plan provides several residential land use designations throughout City. To encourage additional housing opportunities in focused areas of the community, the General Plan Land Use Element also allows high density residential uses in two mixed-use designations — the Business / Residential Mixed-Use and Commercial / Residential Mixed-Use land use districts. The General Plan land use designations are shown in **Table IV-1**.

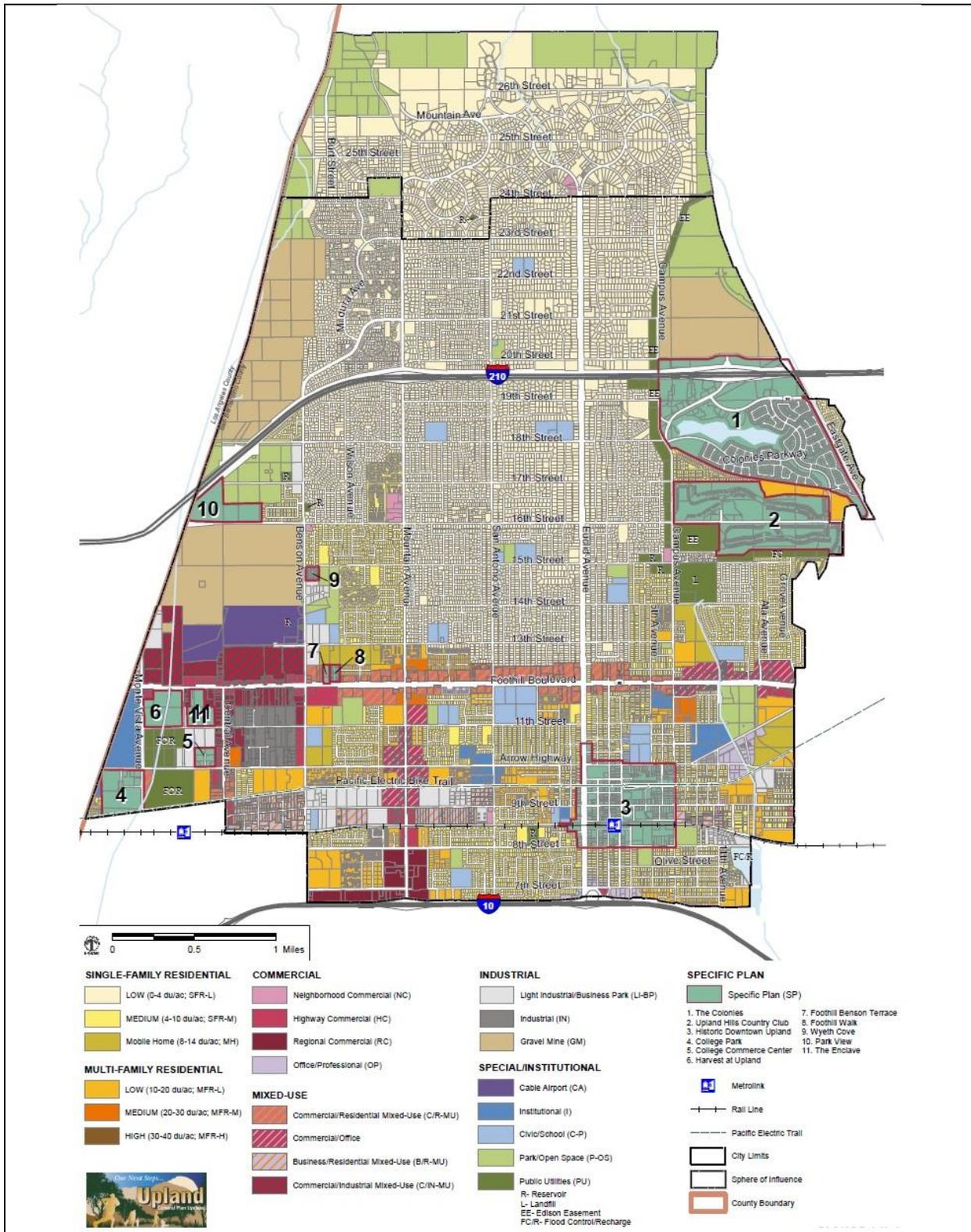
**Table IV-1  
General Plan Land Use Designations**

Land Use Designation	Permitted Density	Primary Residential Use Allowed
Single-Family Low	0-4 units per acre	Single-family detached units
Single-Family Medium	4-10 units per acre	Single-family detached units
Mobile Home	8-14 units per acre	Multifamily attached units (i.e., townhomes)
Multi-Family Low	10-20 units per acre	Multifamily attached units (i.e., townhomes)
Multi-Family Medium	20-30 units per acre	Multifamily attached units (i.e., stacked flats, etc.), as detached product types
Business/Residential Mixed –Use	20 units max	Areas in which businesses and/or light industrial uses are compatible with multifamily or single-family residential
Commercial/Residential Mixed Use	20 units max	Combination of retail, service commercial and medium-density multifamily residential

Source: City of Upland General Plan, 2015

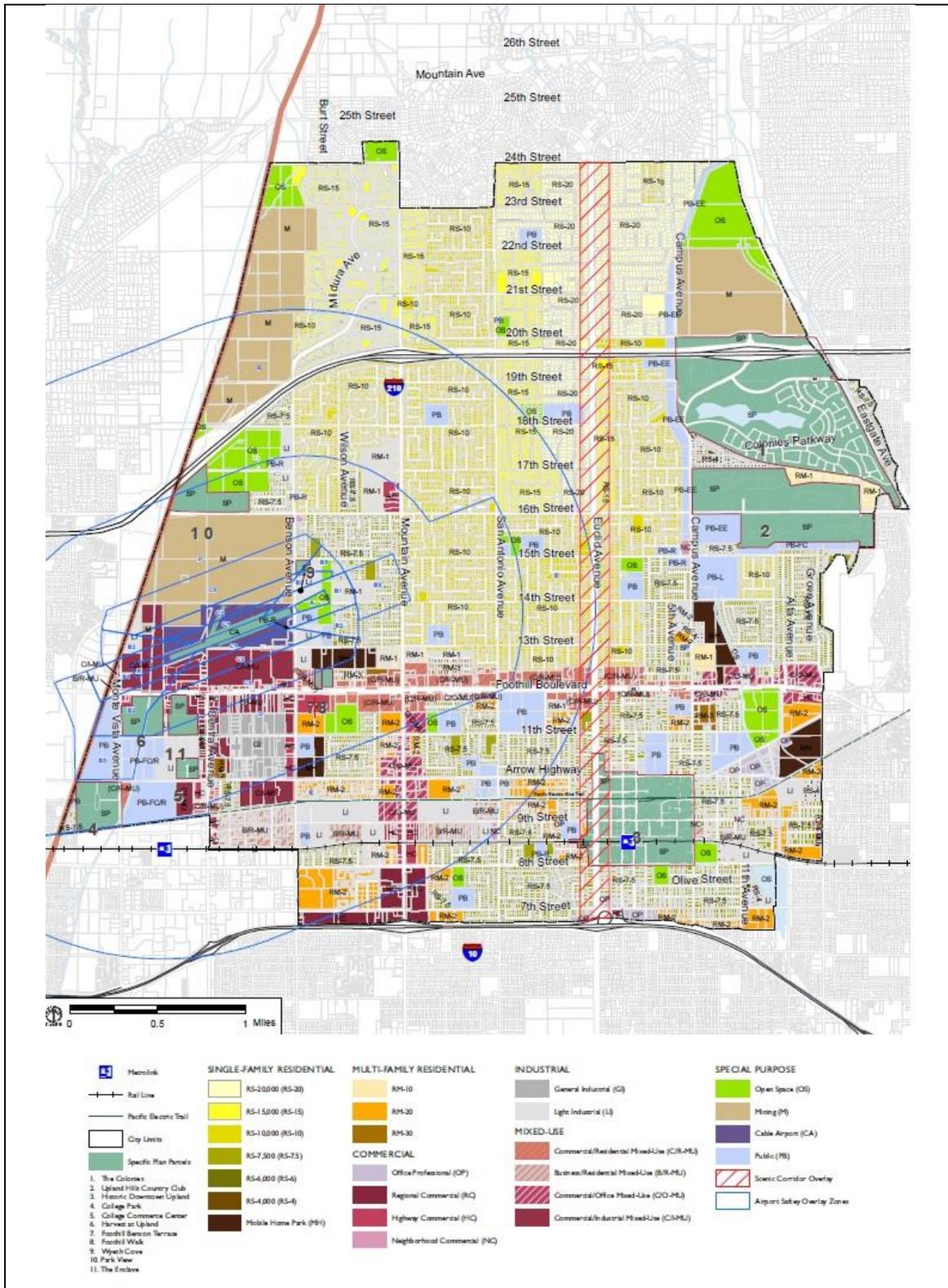
**Map IV-1** illustrates the City’s land use designations in the General Plan, **Map IV-2** illustrates the actual zoning of parcels and **Map IV-3** illustrates the tenure of occupants of housing throughout the City of Upland.

Map IV-1: Citywide General Plan Land Use Map



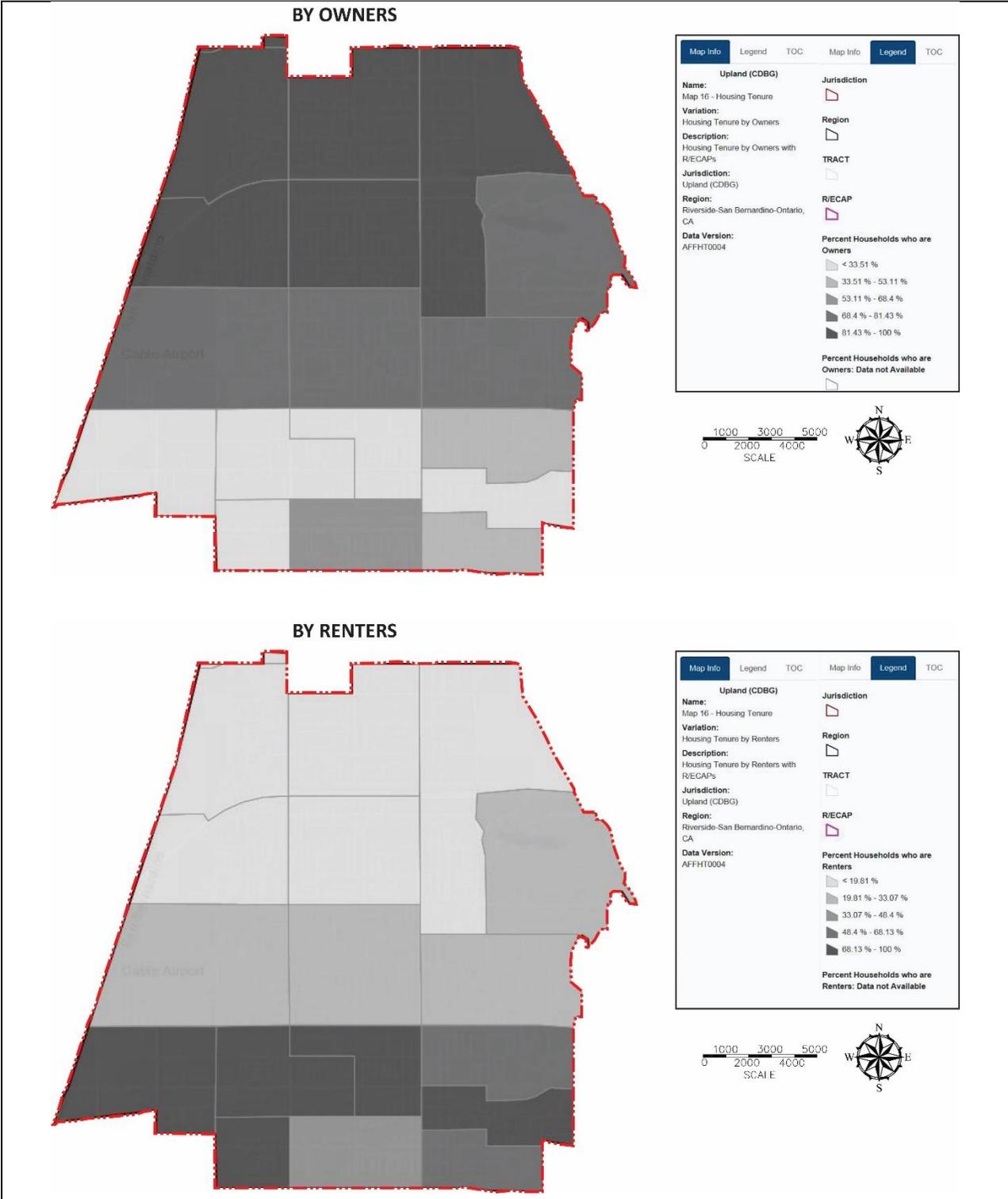
Source: City of Upland General Plan, 2015. Accessed October 16, 2018 [www.ci.upland.ca.us](http://www.ci.upland.ca.us).

Map IV-2: Citywide Zoning Map



Source: City of Upland, 2015. Accessed October 16, 2018 [www.ci.upland.ca.us](http://www.ci.upland.ca.us).

Map IV-3: Housing Tenure



Source: Map No. 16 - Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T), U.S. Department of Housing and Urban Development, November 2017.

Comparison of the Citywide General Plan Land Use Map (**Map IV-1**) and the Housing Tenure Map (**Map IV-2**) indicates that multifamily rental housing options are primarily found in the southern end of the City below Foothill Boulevard and that the northern two thirds of the City is primarily single-family ownership housing.

### *Zoning Ordinance*

Chapter 17 of the Upland's Municipal Code sets forth the requirements of the City's Zoning Ordinance. According to the Zoning Ordinance, its purpose, among other things, is to "implement the Upland General Plan and to protect and promote the health, safety, and welfare of Upland residents." More specifically, the Municipal Code outlines 15 purposes for the Zoning Ordinance:

1. Divide the City into zones and adopt a map of such land use zones.
2. Govern the use of land for residential and nonresidential purposes.
3. Foster a balanced community with complementary land uses that provide sufficient housing, employment, shopping, civic, cultural, open spaces, and recreational opportunities for Upland's residents.
4. Promote an environmentally sustainable pattern of development through the implementation of smart growth practices and the reduction of greenhouse gas emissions.
5. Preserve the quality of life and character of existing residential neighborhoods.
6. Provide high-quality housing in a range of types, densities, and unit sizes that meets the housing needs of residents of all income levels.
7. Protect Upland's designated historic residential districts and structures.
8. Ensure that development is attractive, constructed with quality and durable materials, promotes harmony in the visual relationships, and transitions between newer and older buildings.
9. Promote economic growth and the creation of jobs for Upland residents.
10. Promote and support an efficient multi-modal transportation system that facilitates walking, biking, and the use of public transportation in lieu of car travel.
11. Protect Upland's natural resources, including open space areas, the urban forest and habitat for special-status species as limited and valuable resources and integral parts of a sustainable environment.
12. Protect the public from hazards associated with natural and man-made disasters, including airport-related hazards.
13. Allow for public services, facilities and infrastructure to adequately serve the City's population.
14. Establish authorization for commissions and committees and define the powers and duties of the commissions and committees.
15. Allow for public participation in government decision making regarding land use and development in a manner consistent with state law.

In addition to implementing and regulating the General Plan residential land use designations through the creation of various residential zone districts, the General Plan includes 12 specific plans, of which eleven specific plans contemplated housing of different types, densities and mix of uses. Specific Plans provide added flexibility from residential development standards established in the Zoning Ordinance. Specific Plans provide focused planning and development standards tailored to the unique site characteristics or project purpose. As of 2018, most of the adopted Specific Plan areas that included residential uses are near buildout.

**Table IV-2  
Specific Plans With Housing Uses**

Specific Plan	Status	Purpose
Colony at San Antonio (Adopted 2003)	440 acres Nearly built out	Establishes a clearly recognizable mixed use community. The specific plan is developed with 1,050 residential units, 115 acres of commercial, and 71 acres of recreational/community uses. A key feature is a 23.5-acre retention basin surrounded by a greenbelt.
Upland Hills Country Club (Adopted 1981, Modified 2016)	215 Acres Built Out	Established a residential condominium community with golf course and commercial facilities. Build-out was completed by 1998 to include 544 homes. The most recent modification to the Specific Plan reconfigures 8.5 acres of the existing golf course and establishes a new residential development area to include up to 68 single-family detached condominium units.
Historic Downtown Upland (Adopted 2011)	212 acres	The DTSP promotes the development of housing, work places, shops, entertainment, schools, parks, and civic facilities within easy walking distance. The plan encourages multifamily, single-family, second dwellings, live/work, mixed-use, senior housing, etc.
College Park (Adopted 2005)	Nearly built out	Located near the Montclair Transit Center and the Claremont Colleges, this plan provides a mixed-use activity center, providing housing, commercial services, bicycle and pedestrian connections, and amenities for residents and the Claremont Colleges.
Harvest (Formerly Upland Crossing) (Adopted 2006)	32 acres Nearly built out	The plan proposes 355 condominiums, commercial-retail, and two recreation areas integrated into a master planned community consistent with the City’s desire to revitalize this site with a variety of housing types and recreational opportunities.
Foothill Walk and Foothill Terrace Specific Plans (Adopted 2005)	8 acres Built out	Located off Route 66 near Foothill Boulevard and Benson Avenue, these specific plans provide an attached single-family residential development with a cohesive design and high-level amenities, including a recreation area and extensive landscaping, adjacent to commercial and transportation facilities.

Specific Plan	Status	Purpose
Wyeth Cove (Adopted 2006)	4.3 acres Built out	A 40-unit single-family detached residential community that fosters a sense of place through the provision of a safe and logical street system, including landscaped streets and sidewalks linking residential units to a central park.
Park View (Adopted 2008)	42 acres Nearly built out	Park View is a mixed-use development in a “village-like” setting, providing a comprehensive system of greenbelts and walkways connecting residences, parks, and the commercial center. Housing types include: Detached Single family, duplexes, and multifamily stacked flats or townhomes.
The Enclave (Adopted 2015)	19 acres	The Enclave is a residential development of up to 350 single-family attached and/or detached homes at the west end of the City of Upland.
Spanish Trails (Adopted 2016)	4.75 acres	Located north of 15 <sup>th</sup> Street and east of Benson Avenue, the Spanish Trails Specific Plan area includes the development of approximately 39 single-family detached residential units on individual lots. The proposed project includes on-site recreational amenities for residents.

Source: 2013-2021 City of Upland Housing Element, Table 3-4. Updated 2018.

*Housing Opportunities*

Housing law requires that cities facilitate and encourage the provision of housing for a full range of economic segments of the community and special needs groups. Local government policies that limit or exclude housing for persons with disabilities, lower income people, people who are homeless, families with children, or other groups may violate the Fair Housing Act. Cities must take these factors into account when regulating land use and development standards throughout its residential zones. **Table IV-3** includes the zones that will allow for residential uses, including:

- RS – Residential Single-Family Low Zones
- RS-MH – Single-Family Mobile Home
- RM – Residential Multi-Family Zones (RM-1, RM-2, RM-3)
- C/R-MU – Commercial Residential Mixed-Use
- B/R-MU – Business Residential Mixed-Use
- C/O MU – Commercial Office Mixed-Use
- C/I – Commercial Industrial Mixed-Use

**Table IV-3  
Permitted Uses in Zones Allowing Residential Uses**

Type of Unit	RS Zones	RS-MH	RM 10 RM 20 RM 30	C/R MU	B/R MU	C/O MU	C/I MU
<b>Residential</b>							
Single-Family Detached	P	P	X	X	P	X	X
Duplex	X	X	P <sup>1</sup>	X	P	X	X
Condominiums	X	X	CUP	CUP	CUP	X	CUP
Multi-Family Residential	X	X	AUP <sup>2</sup>	CUP	AUP	X	CUP
Mobilehome Parks	X	P	X	X	X	X	X
Live/Work (Commercial)	X	X	X	AUP	AUP	CUP	CUP
Live/Work (Industrial)	X	X	X	X	CUP	X	CUP
Secondary Dwelling Unit <sup>3</sup>	P	P	P	X	P	X	X
Accessory Use/Guest Houses	P	X	P	X	P	X	X
<b>Special Needs</b>							
Rest Homes	CUP	CUP	CUP	CUP	CUP	CUP	CUP
Skilled Nursing Facilities	X	X	CUP	CUP	CUP	CUP	X
Residential Care, 6 or fewer	P	P	P	X	X	X	X
Residential Care 7 or more	X	X	CUP	CUP	CUP	X	X
Senior Housing	X	X	P	AUP	AUP	CUP	CUP
Single-Room Occupancy	X	X	X	CUP	X	CUP	CUP
<b>Homeless Facilities</b>							
Emergency Shelter <sup>4</sup>	X	X	CUP	CUP	CUP	CUP	CUP
Trans./Supportive 6 or fewer	P	P	P	CUP	CUP	X	X
Trans./Supportive 7 or more	X	X	CUP	CUP	CUP	X	X
<i>P=Permitted; CUP=Conditionally Permitted; AUP = Admin. Use Permit; X=Prohibited</i>							

Source: Upland Municipal Code, Title 17 Planning and Zoning, Referenced October 2018.

Note 1: Duplexes shall only be permitted at a density of one unit per 7,500 square feet of lot area.

Note 2: Condominium parcel maps or tract maps shall require a CUP.

Note 3: A secondary dwelling unit shall only be permitted on lots with an area greater than 10,000 square feet. Secondary dwelling units on a historic site or detached secondary units that exceed the height of the primary dwelling shall require an AUP.

Note 4: Emergency Shelters are permitted by right in the Light Industrial (LI) and General Industrial (GI) zones.

### Single Family

Single-family residences are a principally permitted use in all residential zones. The City permits single-family dwelling units in all residential zones and the Business / Residential Mixed Use zone. According to the 2013-2021 Housing Element, “Like all developments, each residential single-family zone requires a minimum parcel area, parcel width, and floor area per dwelling unit, and maximum lot coverage and density. The relatively large minimum lot sizes combined with low densities render many single-family zones too expensive for affordable housing. A limited opportunity for affordable housing even in single-family zones

is possible by permitting smaller lot sizes and higher densities, which is often provided within Residential Specific Plans. A special zone (RS-MH) is created to reserve areas for mobile/manufactured housing.

### *Multi-Family*

Multiple-family residential developments are permitted in the RM-10, RM-20, RM-30 and B/R MU zones subject to an Administrative Use Permit<sup>1</sup> and in the C/R MU and C/I MU zones subject to a Conditional Use Permit.<sup>2</sup> Condominiums, a subset of multiple-family development, is allowed in the RM-10, RM-20, RM-30, C/R-MU, B/R-MU and C/I-MU zones with a Conditional Use Permit. Accessory buildings and structures may be permitted in the multi-family zones, including guest houses and recreation rooms and facilities.

According to the 2013-2021 Housing Element, “The minimum densities in the RM and MU zones are intended to facilitate higher-density multifamily residential. RM zones do not require a minimum parcel area or maximum lot coverage. In the Downtown, multifamily residential uses are permitted by right in all districts, with the exception of the Civic Center and Pleasant View District, the latter of which, is a single-family historic neighborhood. Given that Downtown is also the commercial heart of Upland, multifamily residential is only permitted on upper floors in Old Town and the Historic Core. Each multifamily project requires minimum lot dimensions, setbacks, floor area, and outdoor living space, and maximum lot coverage, development intensities, and height.

### *Condominium*

Condominiums are permitted in the RM-10, RM-20, RM-30, and C/I-MU zones subject to a Conditional Use Permit. Accessory uses that are commonly associated with multi-family residential uses for condominiums, such as recreation rooms, tool sheds, garages or carports, may be developed with approvals and provisions of governing committees.

### *Manufactured Housing*

State law requires cities to permit manufactured housing and mobile homes on lots for single-family dwellings provided that the manufactured home meets the location and design criteria established in the Zoning Ordinance.<sup>3</sup> The City’s Municipal Code meets this requirement.”

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<sup>1</sup> “Administrative Use Permit (AUP)” means a ministerial entitlement under the provisions of this zoning code, which authorizes a specific use or development on a specific property subject to compliance with all terms and conditions imposed on the entitlement. (Upland Municipal Code 17.51.010)

<sup>2</sup> “Conditional Use Permit (CUP)” means a discretionary entitlement under the provisions of this zoning code, which authorizes a specific use or development on a specific property subject to compliance with all terms and conditions imposed on the entitlement. . (Upland Municipal Code 17.51.010)

<sup>3</sup>California Government Code, § 65852.3

### *Mobile Home Parks*

State law requires that jurisdictions accommodate a mobile home park within their community; however, a city, county, or a city and county may require a use permit. A mobile home park refers to a mobile home development built according to the requirements of the Health and Safety Code, and intended for use and sale as a mobile home condominium, cooperative park, or mobile home planned unit development.<sup>4</sup> In compliance with State law, the City permits mobile homes parks and mobile home subdivisions within the RS-MH (Mobile Home) zone. The City has six mobile home parks of which five (5) are considered to be non-conforming with respect to compliance with the zoning regulations. The six mobile home parks include:

- *Mountain View Estates (1320 San Bernardino Rd., Upland, CA 91786)*
- *Oasis Mobile Home Estates (1565 W Arrow Hwy., Upland, CA 91786)*
- *Upland Cascade Mobile Home Park (1350 San Bernardino Rd., Upland, CA 91786)*
- *Upland Eldorado Mobile Home Park (1400 W 13th St., Upland, CA 91786)*
- *Upland Meadows (929 East Foothill Blvd., Upland, CA 91786)*
- *Upland View Terrace (1515 West Arrow Highway, Upland, CA 91786)*

According to the 2013-2021 Housing Element, “Upland’s mobile homes are relatively inexpensive, and most are fully occupied. Because of the increasing cost of leasing space in mobile home parks, the City also implements a rent stabilization ordinance for its mobile home parks, further ensuring that some of the mobile homes are affordable to its residents. There is no additional land in Upland zoned for additional mobile home parks.”

### *Accessory / Second Dwelling Units*

Enacted in 2002, AB1866 requires cities to use a ministerial process to consider and approve accessory units proposed in residential zones.<sup>5</sup> According to HCD, a local government must “...accept the application and approve or disapprove the application ministerial without any discretionary review...” In order for an application to be ministerial, the process must apply predictable, objective, fixed, quantifiable, and clear standards. These standards must be administratively applied to the application and not otherwise be subject to discretionary decision-making by a legislative body.

According to the 2013-2021 Housing Element, “The City of Upland allows for the development of second dwelling units by right in all residential zones, in the Pleasant View District in Downtown and in the B/R-MU zones. In all these zones, a second unit shall only be permitted on lots with an area greater than 10,000 Sq. Ft. The City of Upland also allows guest units classified as an accessory dwelling unit. Approximately 15 second and/or guest

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<sup>4</sup>California Government Code § 65852.7

<sup>5</sup>California Government Code § 65852.2

units are built each year, incrementally adding to Upland’s inventory of affordable market rate housing.

*Residential Care Facilities*

The Lanterman Developmental Disabilities Services Act declares that mentally, physically, and developmentally disabled persons, children and adults who require supervised care are entitled to live in normal residential settings. State law requires that licensed residential care facilities serving six or fewer persons be treated as a residential use under zoning, be allowed by right in all residential zones, and not be subject to more stringent development standards, fees, taxes, and permit procedures than required of the same type of housing (e.g., single-family homes) in the same zone.<sup>6</sup> **Table IV-4** lists the 33 state-licensed residential care facilities located in the City of Upland by property name, address and capacity. **Map IV-4** illustrates the distribution of such facilities throughout the City of Upland. The City’s Zoning Ordinance complies with State law. As of October 2018, 33 state-licensed residential care facilities provide accommodations for up to 463 residents.

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<sup>6</sup>Welfare and Institutions Code, §5000 et. seq. Health and Safety Code, §1500 et. seq.

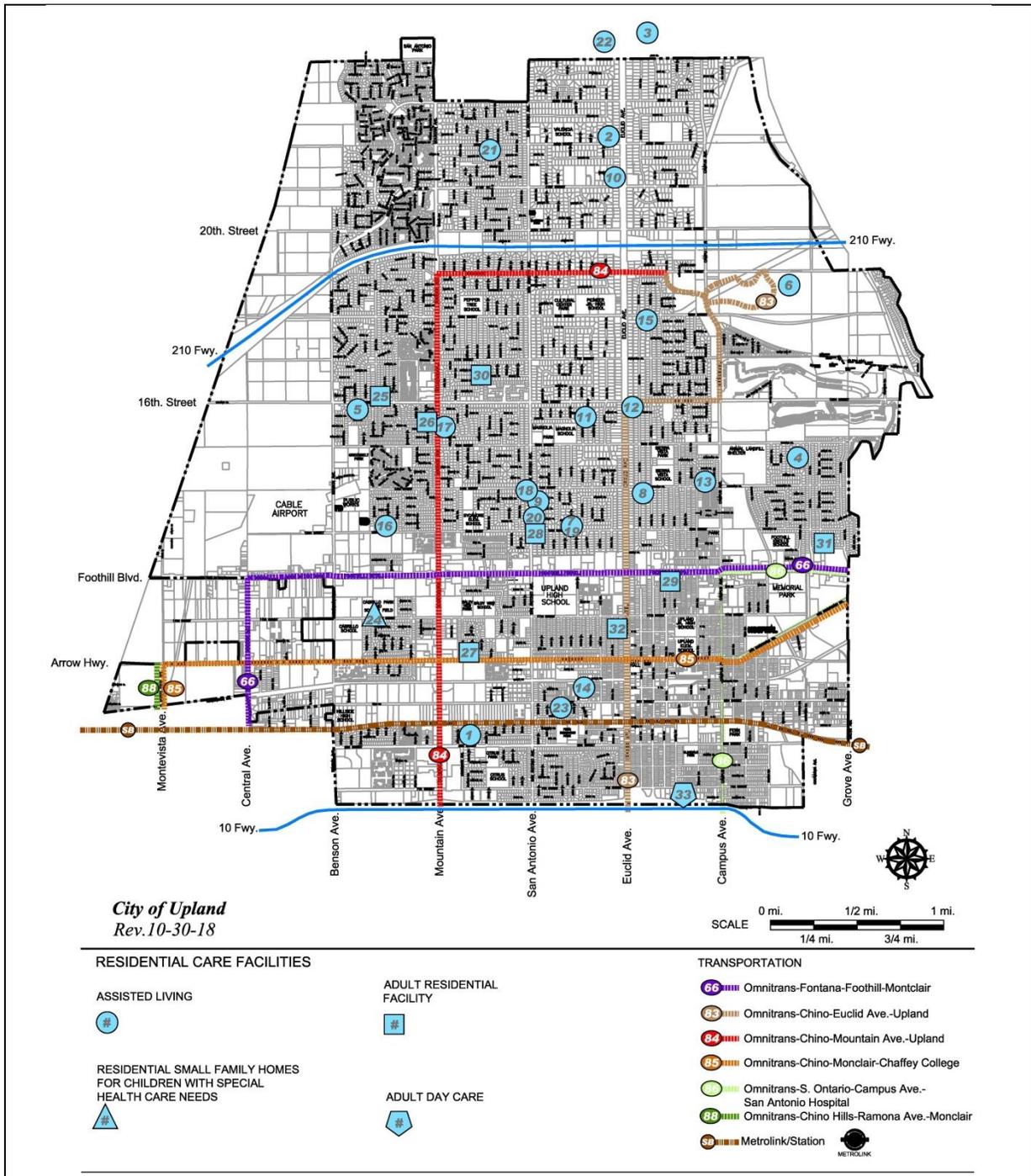
**Table IV-4  
State-Licensed Residential Care Facilities in Upland**

No.	Facility Name	Address	Capacity
<b>Assisted Living</b>			
1	A&H Quality Home Care Services	165 Grayson Way	5
2	Abundant Life Senior Home Care	2206 N. Laurel Way	6
3	Asher Estate	2487 Euclid Crescent East	6
4	Bella Maison Assisted Living	1469 N. 13 <sup>th</sup> Avenue	6
5	Brentwood Elder Care For Women	1598 Brentwood Avenue	6
6	Camellia Senior Home Care, Inc.	1845 Old Baldy Way	6
7	Carmel Home Care, Inc.	457 W. 13 <sup>th</sup> Street	6
8	Ceceb's Board and Care	1396 N. 1 <sup>st</sup> Avenue	6
9	Golden Ages Senior Care	1371 N. Vallejo Way	6
10	Gracious Living	2141 N. Euclid Avenue	6
11	Gracious Living	312 W. Aster	6
12	Gracious Living	1592 N. Euclid Avenue	6
13	Helena Home	608 Helena Court	6
14	Heritage Court Assisted Living	275 Garnet Way	88
15	Legacy House	1791 N. Second Avenue	6
16	Lightshine Home Care	1400 Purdue Street	6
17	M.A.M. Family Home I	1181 Kirby Court	6
18	M.A.M. Family Home II	1395 N. San Antonio Avenue	6
19	MGB Carmel Manor	457 W. 13 <sup>th</sup> Street	6
20	North San Antonio Senior Care	1738 North San Antonio	6
21	North San Antonio Senior Care II	938 W. 22 <sup>nd</sup> Street	6
22	Oakmont of San Antonio Heights	2419 N. Euclid	140
23	Pine House	544 W. 9 <sup>th</sup> Street	6
<b>Residential Small Family Homes for Children with Special Health Care Needs</b>			
24	Vazquez's Small Family Home	1447 W. Norwood Court	6
<b>Adult Residential Facility</b>			
25	Faith Quality Care Facility	1614 Wilson Avenue	6
26	Grace Quality Care Facility	1222 W. Aster Street	6
27	Jubilee Care Homes	1066 Winn Drive	6
28	LMB Care Home	1316 N. San Antonio Avenue	6
29	Lotus Care Home II	329 Mesa Court	6
30	Shamrock Care Home	1672 Shamrock Avenue	6
31	Ventana ARF – Monte Verde	1196 Monte Verde Ave.	6
32	Whitaker Aker Home	721 N. Euclid Ave.	2
<b>Adult Day Care</b>			
33	OPARC Summit Services	436 South Sultana	60

Source: State of California, 2018.

<http://www.cdss.ca.gov/inforesources/Community-Care-Licensing/Facility-Search-Welcome>

Map IV-4: Licensed Residential Care Facilities



Source: State of California, 2018.

<http://www.cdss.ca.gov/inforesources/Community-Care-Licensing/Facility-Search-Welcome>

*Emergency Shelters/Transitional Housing*

State law requires cities to identify adequate sites, appropriate zoning, development standards, and a permitting process to facilitate and encourage development of emergency shelters and transitional housing. The courts have also passed subsequent rulings.<sup>7</sup> To that end, State Law (SB2) requires jurisdictions to designate a zone and permitting process to facilitate the siting of such uses. SB2 also permits the City to apply limited conditions to the approval of ministerial permits for emergency shelters. If a conditional use permit is required, the process to obtain the conditional use permit may not unduly constrain the siting and operation of such facilities. The identified zone must have sufficient capacity to accommodate at least one year-round shelter.

There are currently two emergency shelters for the homeless within the City of Upland – the Foothill Family Shelter and LMWS, Inc. (dba: Pacific Lifeline). Foothill Family Shelter provides emergency shelter for homeless adults and children for a period of up to 120 days, free of rent and utility charges. Pacific Lifeline offers transitional long-term housing and support services to women and their children.

According to Upland Municipal Code Chapter 17.07.020 Land Use Regulations for Industrial Zones, emergency shelters are permitted by right in the Light Industrial (LI) and General Industrial (GI) zones, which the 2013-2021 Housing Element indicates contain sufficient capacity in accordance with State law.

*Fair Housing Impediment Study: Review of the General Plan and Zoning Ordinance*

This Analysis of Impediments to Fair Housing Choice includes the review of the General Plan and the Zoning Ordinance in order to identify regulations, practices and procedures that may act as barriers to the development, siting and use of housing for individuals with disabilities. In addition to the review of these City documents, the Development Services Department’s staff has been interviewed. The data were analyzed to distinguish between regulatory and practice impediments described by the jurisdiction. **Table IV-5** summarizes the results of this study.

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<sup>7</sup>Hoffmaster v. City of San Diego, 55 Cal.App.4th 1098

**Table IV-5  
Fair Housing Impediment Study**

Type of Impediment "Practice or Regulatory"	Compliance Yes or No	Evaluation Description	Jurisdiction Practice	Comment
Regulatory	Yes	Definition of "Family"	"Family" means one or more persons living together as a single housekeeping unit in a dwelling unit. See "Single housekeeping unit."	City complies with State law.
Practice	Yes	Single Housekeeping Unit (as related to the definition of "Family")	"Single Housekeeping Unit" means the functional equivalent of a traditional family, whose members are an interactive group of persons jointly occupying a single dwelling unit, including the joint use of and responsibility for common areas, and sharing household activities and responsibilities (e.g., meals, chores, household maintenance, expenses, etc.) and where, if the unit is rented, all adult residents have chosen to jointly occupy the entire premises of the dwelling unit, under a single written lease with joint use and responsibility for the premises, and the makeup of the household occupying the unit is determined by the residents of the unit rather than the landlord or property manager.	City complies with State law.
Regulatory	Yes	Definition of "Disability"	No definition of "Disability" is contained in the Zoning Ordinance.	City uses "Disability" definition set forth in State Codes.

**Analysis of Public Policy Impediments**

<b>Type of Impediment “Practice or Regulatory”</b>	<b>Compliance Yes or No</b>	<b>Evaluation Description</b>	<b>Jurisdiction Practice</b>	<b>Comment</b>
Practice	Yes	Personal Characteristics of residents considered?	City does not regulate or consider residents personal characteristics.	City provides equal access to housing for special needs residents such as the homeless, elderly, and disabled.
Practice	Yes	Mischaracterize ADA housing as “Boarding, Rooming House or Hotel”?	City provides for unrelated group housing as required under State law.	City complies with State law regarding housing opportunities. City does not restrict housing opportunities for individuals with disabilities.
Practice	Yes	On-site supporting services permitted?	City provides for on-site supporting services.	City complies with State law regarding ADA services.
Regulatory	Yes	Restrict number of unrelated persons residing together if they are disabled?	The City does not restrict on the basis of disability.	City complies with State law.
Regulatory	Yes	Allow ADA Modifications in municipal-supplied or managed housing?	City complies with State law. City encourages ADA access modifications.	City complies with State law. City encourages ADA access modifications.
Regulatory	Yes	Variances & Exceptions to zoning and land-use rules?	City requires a public hearing for all zoning variances as required by State law.	City complies with State law regarding the granting of variances and exceptions to zoning and land-use rules.

**Analysis of Public Policy Impediments**

Type of Impediment "Practice or Regulatory"	Compliance Yes or No	Evaluation Description	Jurisdiction Practice	Comment
Regulatory	Yes	Residential Mixed Land Use Standards	City provides for the following zoning districts: <ul style="list-style-type: none"> <li>• C/R-MU – Commercial Residential Mixed-Use</li> <li>• B/R-MU – Business Residential Mixed-Use</li> <li>• C/O MU – Commercial Office Mixed-Use</li> <li>• C/I MU – Commercial Industrial Mixed-Use</li> </ul>	City complies with State law.
Regulatory	Yes	Zoning Exclusion regarding Discrimination?	City does not exclude or discriminate housing types based on race, color sex, religion, age, disability, marital or family status, creed or national origin.	All City zoning and land use regulations and policies comply with Federal and State law regarding the prohibition of discrimination.
Regulatory	Yes	Senior Housing Restrictions & Federal Law	City permits multi-family senior housing in accordance with zoning standards.	Senior Housing means multiple-family dwelling units, each of which is occupied by one resident who is required to be at least 55 years of age.
Regulatory	Yes	Zoning for ADA accessibility	City's Building Code provides for ADA access.	City's Municipal Code includes the adopted 2016 Building Code regarding ADA access.
Regulatory	Yes	Occupancy Standards and Limits	City Zoning Ordinance does not limit occupancy. The State Building and Housing Codes establish criteria to define overcrowding.	City codes comply with State law.
Regulatory	Yes	Zoning for Fair Housing	City's Housing Element promotes Fair Housing; Zoning Ordinance does not conflict with that policy.	City's General Plan promotes and requires compliance with all Fair Housing laws and policies.

**Analysis of Public Policy Impediments**

<b>Type of Impediment “Practice or Regulatory”</b>	<b>Compliance Yes or No</b>	<b>Evaluation Description</b>	<b>Jurisdiction Practice</b>	<b>Comment</b>
Regulatory	Yes	Handicap Parking for Multi-Family Development	City enforces the 2016 State Building Code.	City codes comply with State and Federal requirements.
Regulatory	Yes	Is a CUP required for Senior Housing?	Senior Housing is a permitted use in the RM-10, RM-20, RM-30. Senior Housing may be constructed in the C/R MU zone and the B/R MU zone with only an AUP. A CUP is required in the C/O MU and C/I MU zoning districts.	City complies with State law.
Regulatory	Yes	Does City distinguish between handicapped housing and other types of single-family or multi-family housing?	The City does not distinguish between handicapped housing and other types of housing.	City complies with State and Federal law regarding ADA designed housing.
Regulatory	Yes	How are “Special Group Housing” defined in the zone code?	Not addressed in Zoning Ordinance.	City practices comply with State and Federal law regarding “Special Group Housing”.
Regulatory	Yes	Does the City’s Building and planning codes make specific reference to accessibility requirements as set forth in the 1988 Fair Housing Act?	City adopted California State Building & Housing Codes. Accessibility requirements are referred in the Title 17 Design Standards.	Development Services Department – Building Division reviews all plans for compliance with adopted codes. Monitoring is the responsibility of the building department.

*Summary of General Plan, Land Use and Zoning Ordinance Impediments Study*

Based on the fair housing impediment study conducted of the General Plan and Zoning Ordinance, no impediments to fair housing choice are identified.

**B. Development Policy**

*Development Standards*

The Zoning Ordinance provides policy guidance for where housing can be located. The Zoning Ordinance establishes minimum residential development standards to ensure the construction of quality housing, to preserve and protect neighborhoods, and to advance City goals. **Tables IV-6 and IV-7** provide a summary of the residential development standards in the City of Upland.

**Table IV-6  
Parcel Size and Density for Residential Zones**

Zone	Parcel Area (Min)	Parcel Width	Min. Density	Max Density	Max Lot Coverage	Min. Floor Area
RS-20	20,000 sq. ft.	100 ft. [3]	–	1 unit per 20,000 sq. ft.	35%	2,000 sq. ft.
RS-15	15,000 sq. ft.	85 ft. [3]	–	1 unit per 15,000 sq. ft.	35%	1,800 sq. ft.
RS-10	10,000 sq. ft.	75 ft. [3]	–	1 unit per 10,000 sq. ft.	40%	1,600 sq. ft.
RS-7.5	7,500 sq. ft.	60 ft. [4]	–	1 unit per 7,500 sq. ft.	45%	1,400 sq. ft.
RS-4	4,000 sq. ft.	40 ft. [5]	–	1 unit per 4,000 sq. ft.	50%	1,000 sq. ft.
RS-MH	10 acres	44 ft.	8 units per net acre	14 units per net acre [6]	60%	–
RM-10	–	100 ft.	5 units per net acre [7]	10 units per net acre [6]	–	600 sq. ft. [8]
RM-20	–	100 ft.	10 units per net acre [7]	20 units per net acre	–	600 sq. ft. [8]
RM-30	–	100 ft.	15 units per net acre [7]	30 units per net acre	–	600 sq. ft. [8]

Source: Upland Municipal Code, Title 17 Planning and Zoning, Referenced October 2018.

Notes:

[1] New parcels adjacent to major or secondary highways, freeways, drainage channels, or railroad rights-of-way shall require an additional 10 feet in width, plus additional width required for corner parcels as noted.

[2] The calculation of floor area applies to main dwelling(s), not inclusive of accessory buildings or garages.

[3] Corner parcels shall require an additional 10 feet in width.

[4] Corner parcels shall require an additional 5 feet in width.

[5] Corner parcels shall require an additional 15 feet in width.

[6] Not including City and state density bonuses.

[7] Applicable to multi-family uses of three or more units; for duplexes, a minimum of 1 unit per 7,500 square feet shall be required.

[8] Multi-family units with two or more bedrooms shall have an additional 200 square feet per additional bedroom.

[9] Any project over 15 units per acre shall require a CUP pursuant to Section 17.44.040 (Conditional Use Permits).

**Table IV-7  
Parcel Size and Density for Mixed Use Zones**

Zone	Parcel Area (Min) [1]	Parcel Width [2]	Residential Min. Density [3]	Residential Max Density [4][5]	Lot Coverage	MAX / MIN Non-Residential Floor Area [6]
C/R MU	20,000 sq. ft.	100 ft.	15 units per acre	20 units per acre [10]	-	1.0 / [7]
B/R MU	4,000 sq. ft.	100 ft.	10 units per acre	20 units per acre [10]	45% [8]	0.5 / -
C/O MU	20,000 sq. ft.	100 ft.	10 units per acre	20 units per acre [10]	-	1.5 / 0.75
C/I MU	20,000 sq. ft.	100 ft.	15 units per acre [9]	20 units per acre [9][10]	-	1.0 / 0.25

Source: Upland Municipal Code, Title 17 Planning and Zoning, Referenced October 2018.

Notes:

[1] Applies only to the creation of new parcels through the subdivision process.

[2] All parcels adjacent to major or secondary highways, freeways, drainage channels, or railroad rights-of-way shall require an additional 10 feet.

[3] Applicable to multi-family uses.

[4] Not including applicable City and state density bonuses. For mixed-use incentives, see Chapters 17.17 (Density Bonus Program) and Chapter 17.18 (Community Benefit Program).

[5] Multi-family units shall provide a minimum of 700 square feet for a studio or one-bedroom unit, plus an additional 200 square feet for each additional room over one bedroom.

[6] Floor Area Ratio is defined and illustrated in Section 17.10.080 (Determining Floor Area Ratio). The calculation of floor area ratio excludes floor area occupied by residential uses, but includes the “work space” component of a live/work unit.

[7] Multi-family residential projects in the C/R-MU zone abutting Foothill Boulevard, Mountain Avenue, or Euclid Avenue must incorporate ground floor commercial uses along the site’s primary street frontage. The minimum area of required ground floor commercial uses is 10,000 square feet or 10 percent of the total project floor area, whichever is greater.

[8] Applies only to single-family uses.

[9] Applies only to the residential uses allowed in the C/I-MU zone; residential uses shall only be permitted as part of a live/work or mixed-use development, where each building on site meets the minimum floor area ratio requirement.

[10] Any project over 15 units per acre shall require a CUP pursuant to Section 17.44.040 (Conditional Use Permits).

*Local Government Fees*

Since the passage of Proposition 13 in 1978, local governments have had to diversify their revenue sources. As reliance on General Fund revenues declined, local governments began charging service fees and impact fees to pay for City services needed to support the development of new housing. The City currently charges fees and assessments to cover the costs of processing permits and providing services for residential projects. Development fees depend on the location, project complexity, and cost of mitigating environmental impacts. **Table IV-8** provides the most common development fees charged for housing.

**Table IV-8  
Development Fees**

Description	Fee
Conditional Use Permit or Modification	\$ 3,975
Variance – Single Family Home	\$ 1,550
Tentative Tract Map	\$ 8,000 + \$ 25 per lot
Tentative Parcel Map	\$ 7,135
Lot Line Adjustment	\$1,600
Zone Change	\$7,650
General Plan Amendment	\$6,900
Negative Declaration	\$2,050
Appeal to Planning Commission	\$3,200
Zoning Clearance	\$150

Source: City of Upland Master Fee Schedule, Effective 2018.

State law allows local governments to charge fees necessary to recover the reasonable cost of providing services. State law also allows local governments to charge impact fees provided the fee and the amount have a reasonable nexus to the burden imposed on local governments. While the fees in Upland constitute a high percentage of housing sales prices, the fees are necessary to provide an adequate level of services and mitigate the impacts of housing development.

The City of Upland does not issue permits for mobile homes located in a mobile home park. Permits are issued by the State of California Department of Housing and Community Development, which also conducts any required inspections. The City of Upland will issue permits for the installation of a manufactured home installed on a permanent foundation. The cost of the permit is based on the valuation of the work needed to construct the permanent foundation and related construction activity.

*Building Codes*

Building codes are enacted to ensure the construction of quality housing and further public health and safety. Ensuring that buildings are accessible to people with disabilities is an important way to improve fair housing. However, the rigid adherence to non-essential codes may indirectly create discriminatory impacts on people with disabilities. The following discusses the City’s building codes and applicability to persons with disabilities.

Pursuant to State law, the City of Upland Building Division follows the latest edition of the California Codes (Title 24 of the California Code of Regulations), including all provisions related to facilitating disabled access. This is a set of uniform health and safety codes including Building, Residential, Electrical, Mechanical, Plumbing, Energy, Historical Building,

Fire, Existing Building, Green Building and Reference Standards Codes. Uniform codes are considered the minimum acceptable standards for health and safety. The California Building Standards Commission updates these codes every three years based on updates to uniform codes adopted by professional associations (such as the ICBO). As such, newly-constructed housing will incorporate design and construction elements required under the Codes to facilitate accessibility.

### *Accessibility Standards*

Cities that use federal funds must meet federal accessibility guidelines that accommodate people with disabilities. For new construction and substantial rehabilitation, at least 5 percent of the units must be accessible to persons with mobility impairments and an additional 2 percent of the units must be accessible to persons with sensory impairments. New multiple-family housing must also be built so that:

- The public and common use portions of such units are readily accessible to and usable by disabled persons;
- The doors allowing passage into and within such units can accommodate wheelchairs; and
- All units contain adaptive design features.<sup>8</sup>

The U.S. Department of Housing and Urban Development (HUD) also recommends, but does not require, that the design, construction and alteration of housing units incorporate, wherever practical, the concept of visibility. This recommendation is in addition to requirements of Section 504 and the Fair Housing Act. Recommended construction practices include wide enough openings for bathrooms and interior doorways and at least one accessible means of egress/ingress for each unit.<sup>9</sup> To address these standards, Title 24 of the California Code of Regulations incorporates the latest accessibility standards promulgated by the state and federal government.

### *Reasonable Accommodation*

In 2001, the State Office of the Attorney General issued a letter encouraging local governments to adopt a reasonable accommodation procedure.<sup>10</sup> The Department of Housing and Community Development has also urged the same. The Fair Housing Act and California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodation when such accommodation may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The State Attorney General also provided guidance on the preferred procedure.

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<sup>8</sup>Section 804(f)(3)(C) of the Fair Housing Act

<sup>9</sup> HUD Directive, Number 00-09.

<sup>10</sup>State Office of Attorney General, May 15, 2001.

The Development Services Department follows the reasonable accommodation policy and procedures included in the adopted and certified 2013-2021 Housing Element of the General Plan, which indicates “the City has established several ways to more clearly make reasonable accommodations for people with disabilities. The zoning code allows ramps and platforms necessary to accommodate disabled access into a home to intrude into required yard or building setbacks. For other types of reasonable accommodations, the process is to submit a request to the City. The request is handled as a ministerial action of the Development Services Director and is not subject to public hearing and property notification processes. The cost is the fee for the building permit plan check and review.” Further, the adopted 2013-2021 Housing Element included Program 21, a commitment to include the City’s reasonable accommodation process and procedure as part of the Zoning Code as part of a future amendment.

### *Permit Processing*

Development permit procedures are designed to ensure that residential development proceeds in an orderly manner so as to ensure the public’s health, safety, comfort, convenience, and general welfare. Although permit processing procedures are a necessary step, unduly burdensome procedures can subject developers to considerable uncertainty, lengthy delays, and public hearings that cumulatively make a project financially infeasible. State law requires communities work toward improving the efficiency of building permit and review processes by providing one-stop processing, thereby eliminating the necessary duplication of effort. The Permit Streamlining Act helped reduced governmental delays by limiting processing time in most cases to one year and requiring agencies to specify the information needed to complete an acceptable application.<sup>11</sup> The City makes available to developers Upland Municipal Code (UMC) Chapter 17.43 – Permit Application Filing and Processing and UMC Chapter 17.44 – Permit Review Procedures as procedural guides for the submittal and review of applications.

The City of Upland’s permitting process complies with State law. **Table IV-9** provides the permit process and timeframes for housing projects.

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<sup>11</sup>Government Code Section 65920 et seq.

**Table IV-9  
Permit Process and Timeframes for Housing Projects**

Criteria	Application Review		
	Single-Family	Multifamily (AUP)	Multifamily (CUP)
Application Completeness	1 month	1 month	1 month
Project Review Committee	1 month to review project design	1 month to review project design	1 month to review project design
Decision-maker Regarding Project	Development Services Director	Development Services Director	Planning Commission
Planning Commission Public Hearing	N/A unless project appealed	N/A unless project appealed	1 month
City Council Public Hearing	N/A	None unless project appealed	None unless project appealed
Environmental Review and Clearance	In accord with CEQA requirements		
Plan Check	60 days	60 days	60 days
Total Time from Start to Building Permit	30-60 days	4-6 months	4-6 months (up to 9 with EIR)

Source: 2013-2021 Housing Element.

HCD reviews development processing procedures to ensure that such procedures facilitate and encourage the construction of housing for all income levels. HCD often considers that a conditional use permit for multi-family housing subjects the project to unfounded neighborhood criticism that can often lead to rejection of a project that otherwise complies with City regulations. The City is committed to providing sites that are capable of providing housing accommodation that meets its fair share of the Regional Housing Need Assessment (RHNA). The removal or mitigation of impediments that prevent achievement of this goal is essential.

State law prohibits a local agency from disapproving a low income housing development, or imposing conditions that make the development infeasible, unless one (1) of six (6) conditions exists. Three (3) conditions are of most importance: 1) the project would have an unavoidable impact on health and safety which cannot be mitigated; 2) the neighborhood already has a disproportionately high number of low income families; or 3) the project is inconsistent with the general plan and the housing element is in compliance with state law.<sup>12</sup>

<sup>12</sup>Government Code Section 65589.5

*Community Representation*

The City values citizen input on how well city government serves its residents. The City Council relies on its boards and commissions to provide advice and recommendations in areas of City services. Upland makes an effort to ensure that advisory boards and commissions reflect the diversity of the City's residents. Boards, commissions, and advisory committees that have responsibility for land use, building, and other policies that could affect fair housing choice include:

- Airport Land Use Committee (ALUC)
- Planning Commission

For further information, Title 17 of the Upland Municipal Code describes each commission, its scope and authority, election or appointment regulations, and functions.

*Public Housing Authority (PHA) Tenant Selection Procedures*

An examination of the County of San Bernardino Housing Authority's tenant selection procedures did not reveal any impediments to fair housing choice. Based on information provided by the Housing Authority, no complaints were received from prospective tenants alleging discrimination or unfair practices in the Housing Authority's selection of tenants to occupy public housing projects.

*Residential Anti-Displacement Policy*

It is the policy of the City of Upland to comply with the requirements of Section 104(d) of the Housing and Community Development Act of 1974 with respect to the prevention and minimization of residential displacement as a result of the expenditure of HUD assistance. For further information, consult the City of Upland Consolidated Plan.

**C. Housing, Public Services, Employment and Transportation**

*Regional Housing Needs Assessment*

The 2013-2021 Housing Element provides a comprehensive summary of how Upland intends to meet its obligations pursuant to State law to facilitate and encourage the production of housing to accommodate population and employment growth. Central to this obligation is the Regional Housing Needs Allocation (RHNA) determined by the Southern California Association of Governments (SCAG) based on planning factors including the number of housing units needed to accommodate future population and employment growth, the number of units needed to allow for a desired level of vacancies and the replacement of housing units normally demolished, the number of very low, low, moderate and above-moderate income households needed in the community, and other factors

determined by the State.

According to the 2013-2021 Housing Element, SCAG determined that Upland is responsible for providing for 1,589 housing units, with the majority permitted to be above 120 percent of median family income. The City may meet this obligation through housing production, alternative sites credits or zoning adequate sites for the development of housing necessary to meet the RHNA. The City of Upland is meeting this obligation through the development capacity of sites zoned for housing.

This section first provides details on how the City of Upland and other agencies further fair housing for City residents through housing programs, employment, and services. The section concludes with an analysis of transit policies and services to determine if there are impediments to fair housing that are apparent as a result of the locations and concentrations of housing and employment centers as related to public transportation routes in the City.

### *Housing Incentives*

The 2013-2021 Housing Element sets forth three primary housing incentives, including flexible development standards, density bonus, and variances/adjustments. The Housing Element cites the Historic Downtown Specific Plan as an example of flexible development standards whereby higher density residential projects may be built near the transit center as a result of “by right” densities of up to 55 units per acre in certain downtown districts. Another flexible development incentive is no on-site parking requirements for projects in Parking Zone A, which includes most of the Old Town District and part of the Euclid District and a 10 percent reduction in on-site parking in Parking Zone B, which includes a significant portion of the balance of the specific plan area. Other parking flexibility is afforded by the opportunities for reductions in parking when two uses share parking.

Title 17 Part 17 of the Upland Municipal Code provides the City’s density bonus program that incentivizes the development of housing in all zones where residential developments of three or more dwelling units are proposed. Under this incentive program, a development may qualify for up to a maximum 35 percent density bonus by providing by providing affordable housing to any one of the following three groups: 11 percent bonus for very low income units, 20 percent bonus for low income units and/or up to a 20 percent density bonus for the development of senior housing, and up to a 40 percent density bonus for moderate income units. The City has used variances under certain circumstances to make residential projects feasible by approving a deviation from physical development standards including things like height, setbacks, open space, floor-area ratio, and off-street parking in an effort to promote the development of housing.

### *Housing Programs*

Some of the key programs promoting decent, safe affordable housing for low- and moderate-income residents include:

#### *Rental Assistance*

The Upland Housing Authority is a federally-funded agency that administers housing assistance programs for qualified very low income families, disabled people, and seniors. Section 8, a rent subsidy program, offers very low income households the opportunity to obtain affordable, privately-owned rental housing on the open rental market. Section 8 tenants pay a minimum of 30 percent of their income for rent and the Housing Authority pays the difference up to the negotiated payment standard established by HUD.

#### *Upland First Time Homebuyer Program*

The Development Services Department provides low interest loans for first time homebuyers through state and federal grants. The program helps individuals and families who wish to purchase a home but are unable to qualify and/or come up with the necessary down payment without financial assistance. The program is designed to help persons who would not otherwise achieve the American dream of owning their own home. A Program Loan is a second mortgage, simple interest bearing loan (for 20 years) at three percent with all payments deferred until the sooner of sale, transfer, refinancing with cash out, full payment of the first mortgage, no longer your primary residence or 30 years.

#### *Housing Rehabilitation Programs*

The Development Services Department of the City of Upland provides loans and grants for home repairs for up to \$90,000 and grants up to \$10,000. A wide range of improvements are eligible for the program including: electrical, plumbing, kitchen and bathroom improvements, furnace and hot water heater replacement, home painting, structural upgrading, roofing, foundation and drainage improvements, disabled access, windows, doors & frames, rodent and pest extermination and repairs, fence improvements.

- Home Improvement Program (HIP): Program provides deferred no or low interest loans to owner-occupied homes based on the household income and the equity in the home. This program is designed for lower income homeowners who are in need of housing repairs and cannot otherwise secure conventional funding to make said repairs. The funding for this program comes from various sources including the State, HUD and Upland Development Services Department.

Funding is available on a first come, first serve basis, subject to annual appropriation caps. HIP loans may be deferred at 0 percent (households earning 50 percent or less of median income) or 3 percent interest (households earning 51 percent to 80 percent of median income).

- **Emergency Repair Program:** Program provides grants to low-income owner-occupied homes and mobile homes. The funding for the program is with CDBG and/or Local funds. The program provides grants of up to \$10,000 for emergency repairs. The grant may be increased to \$12,000 with a dollar for dollar match between the City and the applicant beyond the \$10,000. Emergency repairs include structural, mechanical plumbing, electrical or code violations.

*Public Services and Facilities*

A variety of public services and facilities are available to Upland residents. Some of the key facilities and services are identified in **Table IV-10**.

**Table IV-10  
Public Services and Facilities**

Public Facility	Location
City Hall	460 N. Euclid Avenue
Upland Public Library	450 N. Euclid Avenue
Magnolia Recreation Center	651 W. 15 <sup>th</sup> Street
Gibson Senior Center	250 N. Third Avenue
13 <sup>th</sup> Street Reservoir Park	13 <sup>th</sup> Street and Campus Avenue
8 <sup>th</sup> Street Reservoir Park	8 <sup>th</sup> Street and Campus Avenue
Baldy View Dog Park	11 <sup>th</sup> Street and Mountain Avenue
Cabrillo Park	11 <sup>th</sup> Street and Benson Avenue
Citrus Park	8 <sup>th</sup> Street and San Antonio Avenue
McCarthy Park	San Antonio Avenue and 20 <sup>th</sup> Street
Fern Reservoir Park	8 <sup>th</sup> Street and Euclid Avenue
Greenbelt Park	15 <sup>th</sup> Street and Mountain Avenue
Magnolia Park	15 <sup>th</sup> Street and San Antonio
Memorial Skate Park	Foothill Blvd and Hospital Way
Olivedale Park	8 <sup>th</sup> Street and Sultana Avenue
San Antonio Park	24 <sup>th</sup> Street and Mountain Avenue
Sierra Vista Park	15 <sup>th</sup> Street and 2 <sup>nd</sup> Avenue

Source: City of Upland, 2018.

*Employment in Upland*

A variety of job opportunities are available in Upland with large employers, such as those shown in **Table IV-11**.

**Table IV-11  
Major Employers in Upland**

Name of Business or Institution	Number of Employees	% of Total City Employment	Type of Business
San Antonio Community Hospital	2,200	5.8	Medical
Upland Unified School District	1,037	2.8	Education
City of Upland	406	1.1	Municipal
Upland Rehabilitation & Care Ctr.	320	0.8	Medical
Walmart	315	0.8	Retail
Target	265	0.7	Retail
Lowe's Home Center	254	0.7	Retail
Villa Mesa Day Care Center	250	0.7	Child Care
Home Depot	240	0.6	Retail
Lewis Group	220	0.6	Real Estate
<b>Total</b>	5,507	14.6%	

Source: Upland Comprehensive Annual Financial Report, Year ended June 30, 2017

*Housing—Employment—Transportation Linkage*

Public transit helps move people who cannot afford personal transportation or who elect not to drive. Elderly and disabled persons also rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Many lower income persons are also dependent on transit to go to work. 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.

Local and Regional Services. Omnitrans operates throughout the urbanized area of southwestern San Bernardino County and is the primary local transit service provider in Upland. Omnitrans operates three types of transit services: 32 fixed route services; Access (ADA) services for persons who are physically or cognitively unable to use regular bus service; and Omnilink service in specific and defined low-density service areas throughout San Bernardino County.

Transit routes within Upland are laid out in a traditional grid-like pattern. Omnitrans routes which run predominantly east-west are Routes 66 and 68; while Route 83 runs on a predominantly north-south pattern. Omnitrans route 67 follow both north-south and east-west patterns allowing riders to access Montclair/Chino and Rancho Cucamonga and

Fontana. Routes generally begin between 4:30 and 7:00 a.m. and run until 8:00-10:30 p.m. All buses are equipped with lifts to carry wheelchairs and other mobility devices allowing people with a disability to board buses.

**Table IV-12  
Omnitrans Bus Lines in Upland**

Line	Description
66	Fontana – Foothill-Montclair
83	Chino – Euclid Ave. – Upland
84	Chino – Mountain Ave. – Upland
85	Chino – Montclair-Chaffey College
86	S. Ontario-Campus Ave. – San Antonio Hospital
88	Chino Hills – Ramona Ave. - Montclair

Source: Omnitrans, 2013.

In compliance with ADA and Title VI of the Civil Rights Act, Omnitrans offers the Omnmlink program to disabled people who are unable to use fixed- route bus service. The ADA program offers curb-to-curb service as a ride-share program. Service is provided in lift-equipped mini-buses and vans. Omnmlink service is available through the Omnitrans service area within a 3/4 mile radius of an existing Omnitrans fixed bus route. Service is available on the same days and at the same times as fixed-route buses.

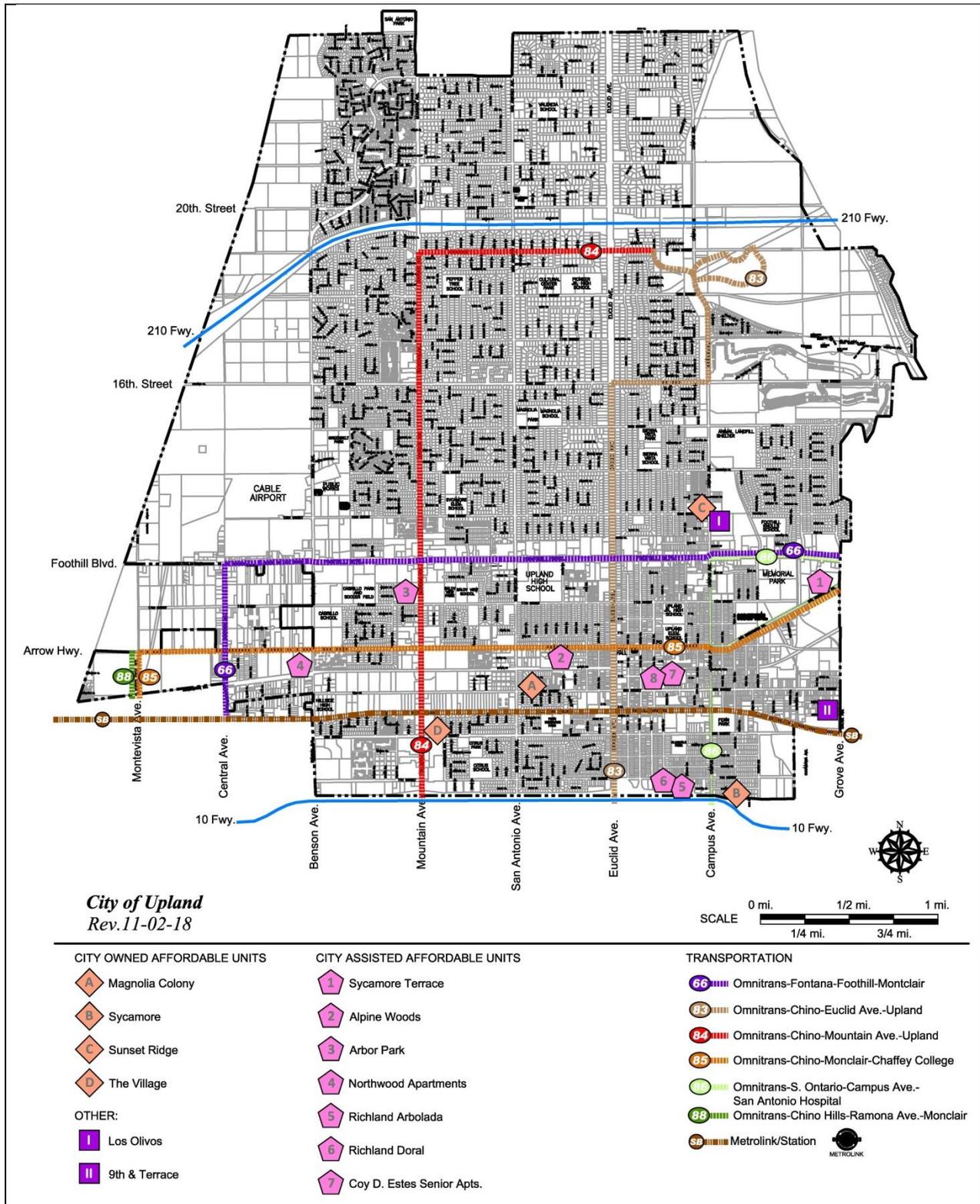
Transit fares depend on the type of user and number of trips purchased. The standard fare is \$1.75 for a one-way trip, with seniors, disabled persons and veterans eligible for a discounted rate of \$0.75. A 7-trip pass is available for \$18.00, \$8.00 for seniors and persons with disabilities. A 31-day pass is available for \$55.00, with a discount for youth age 18 years and younger with school I.D. or proof of age (\$41.00), and a discount for seniors, disabled persons and veterans (\$27.50). Children under 46” and under can ride free of charge (up to two per fare paying customer).

Metrolink is a premier regional rail system, including commuter and other passenger services, which links people to employment and activity centers. Services run seven days per week along the San Bernardino Line which serves Upland, just north of the City’s southern boundary. The San Bernardino/Red Line begins daily (Mon-Fri) service at 4:22 a.m. going westward and at 7:07 a.m. going eastward. The westerly direction ends at 8:32 p.m. and the easterly direction ends at 11:04 p.m. Weekend service is more limited with fewer trains and a slightly more compressed schedule—particularly for eastbound trains. For more information, visit [www.metrolinktrains.com](http://www.metrolinktrains.com). Multi-day and monthly passes are available at reduced rates. Metrolink currently offers a \$10 weekend day pass as well.

**Map IV-5** shows Affordable Housing Developments in Upland in relation to public transportation routes. Each of these housing sites is located within 1/2 of a mile from a transit line.

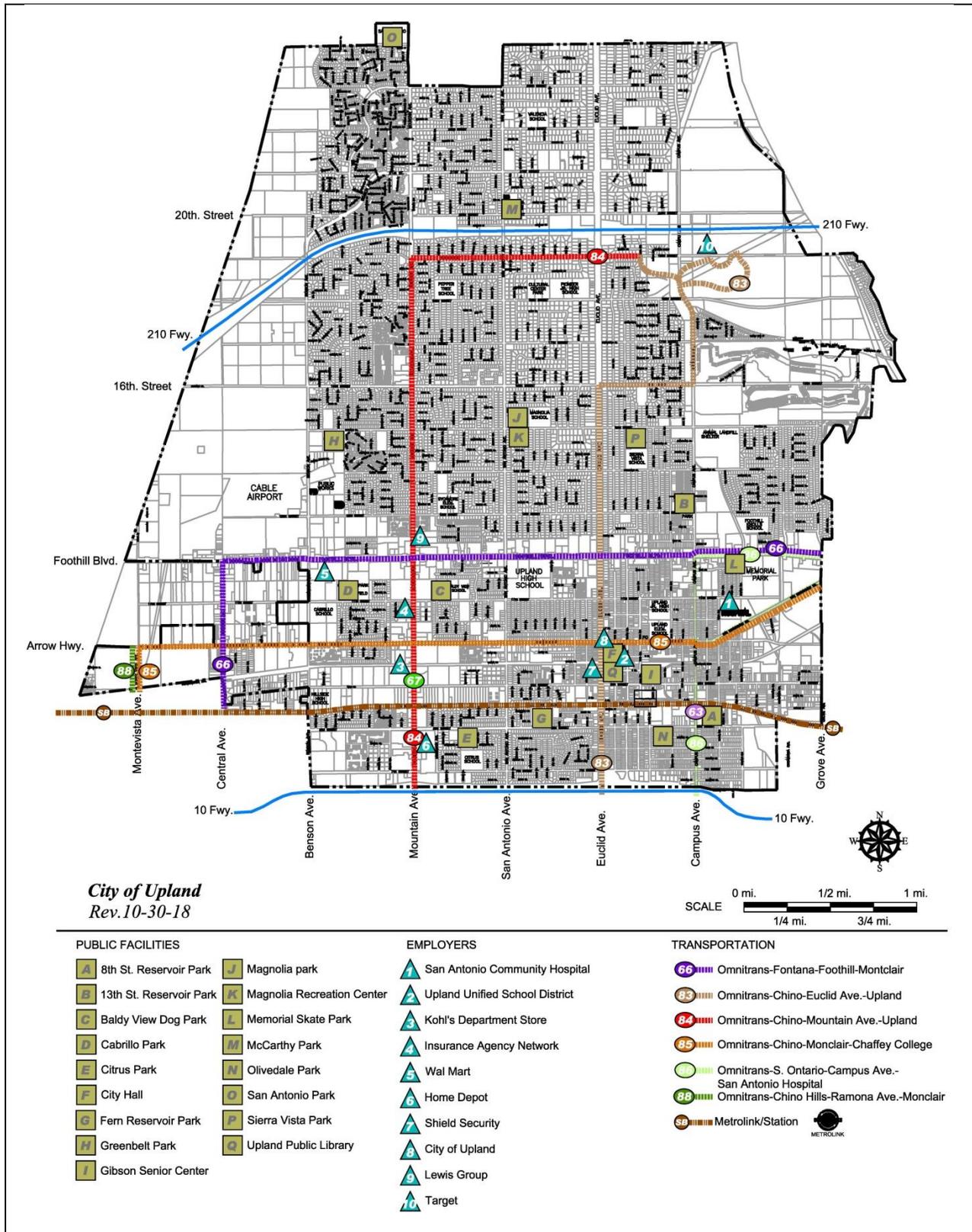
**Map IV-6** shows Public Facilities and Employers in relation to public transportation routes. All major job centers are located within 1/2 of a mile from a transit line. Additionally, all public facilities are located within approximately 1/2 mile of a transit line with the exception of one of the 13 parks included in the evaluation.

Map IV-5: Transit Access to Affordable Housing



Sources: City of Upland, 2018 and Omnitrans, 2018.

Map IV-6: Transit Access to Major Employers and Public Facilities



Sources: City of Upland, 2018 and Omnitrans, 2018.

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Fair housing services include investigation of discrimination complaints, auditing and testing, education, and outreach. 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. This section reviews the fair housing services available in Upland, the nature and extent of fair housing complaints, and results of fair housing testing/audits.

The City of Upland has contracted with Inland Fair Housing and Mediation Board (IFHMB) to provide fair housing and related services to residents. Established in 1980, IFHMB is a non-profit, public benefit corporation that provides information about fair housing rights under the law, comprehensive housing counseling services, mediation services for the resolution of disputes, and information concerning shared housing opportunities and needs among senior citizens. IFHMB serves as an intermediary to resolve issues related to housing discrimination, homeownership and housing sustainability, rental complaints, and disputes in court, with the goal of empowering individuals and enriching the communities they serve. IFHMB provides services to over 40,000 individuals annually throughout County of San Bernardino representing a multiplicity of racial, ethnic, age, and income groups.

Funded primarily with Community Development Block Grant (CDBG) funds, IFHMB provides programs and services focused on eliminating housing discrimination, general housing assistance, and education and outreach activities to residents in the County of San Bernardino as well as residents in the City of Indio and Cathedral City in Riverside County, the City of Pomona in Los Angeles County, and the City of El Centro in Imperial County. The comprehensive Fair Housing Programs includes:

- **Community-Based Mediation:** IFHMB provides trained mediators to provide education and information regarding rights and responsibilities under the California Landlord-Tenant laws and help to resolve conflicts between landlords and tenants (including mobile homes). IFHMB contracts with San Bernardino County to provide mediation in small claims and unlawful detainer lawsuits in County courts.
- **Education/Outreach:** IFHMB provides education and outreach services to landlords and tenants, Realtors, newspapers, service organizations, schools, persons with Limited English Proficiency, and others interested in learning about fair housing laws. IFHMB also provides HUD-certified counseling to homeowners who are delinquent on FHA loans or seniors interested in reverse equity mortgage loan programs. Fair housing workshops and newsletters are also provided on a quarterly basis.
- **Senior Services:** IFHMB actively and successfully mediates conflicts between seniors and Social Security, Medi-Cal, utility companies, collection agencies, neighbors, and others. IFHMB also provides a Care Referral Service, offers help in filing for HEAP and Homeowner/Renter Assistance, and maintains a list of senior housing and care homes.

- **Alternative Dispute Resolution:** The California Dispute Resolution Programs Act of 1986 provides the authority for mediation in the court system. Inland Fair Housing and Mediation Board has a contract with the County of San Bernardino to provide mediation in civil, family, probate, small claims, and unlawful detainer lawsuits in all of the courts in San Bernardino County.
- **Mobile Home Mediation:** IFHMBs mediators are trained to handle the specialized problems based on the Mobile Home Residency Law (MRL) that reflects the dual ownership and unique life style of mobile home communities. They provide education and information to residents and parks about the MRL, as well as provide information to both sides when fair housing issues are presented, and when requested serve as neutral third parties to facilitate resolution of conflicts.

### A. Fair Housing Education

IFHMB provides comprehensive and extensive education and outreach programs and services throughout their service area. The purpose of these programs is to educate tenants, landlords, owners, realtors, city staff, code enforcement, elected officials, and property management companies on fair housing laws; to promote media and consumer interest in fair housing, and to secure grass roots involvement within the community. IFHMB conducts outreach and education activities that are vital to improve compliance with the law as follows:

- **Conduct Training Workshops for Consumers** - The general types of activities conducted for consumers are tenant workshops, booths at community events and presentations to community based organizations. Training may include Federal and State Housing Law, Lending information, and First Time Home Buyer information.
- **Conduct Training Workshops for Housing Providers:** The general types of activities conducted for housing providers include landlord workshops, design and construction requirements for multi-family housing, suggestions to avoid discriminatory advertising, and suggested actions to avoid discrimination complaints.
- **Increase Public Awareness:** The general types of activities conducted to increase public awareness includes submitting public service announcements, distributing literature, paid advertisements and published articles. This may include brochures about discriminatory activities and presentations on fair housing rights and responsibilities.
- **Conduct Training Workshops for City Staff and Elected Officials, Code Enforcement Officers, Police, etc.:** The general types of activities conducted for city staff, elected officials, code enforcement officers and police include workshops regarding

landlord-tenant rights and responsibilities, education regarding the duty to affirmatively further fair housing (AFFH), accessibility concerns for persons with disabilities, and how to engage the community in the AFFH planning process.

The number of education and outreach activities conducted over the last five years by IFHMB within Upland is shown in **Table V-1**.

**Table V-1**  
**Education and Outreach Provided by IFHMB in Upland**

Location and Activity	2013	2014	2015	2016	2017	2018*	Total
Agency Contacts	0	0	0	0	0	0	0
Booths	0	1	2	0	0	0	3
Community Events	0	1	3	1	0	0	5
Community Meetings	0	2	6	7	6	4	25
Literature Distribution	1,830	5,002	2,838	3,461	2,976	3,382	19,489
<b>Management Trainings</b>							
<i>English</i>	0	0	0	0	0	0	0
<i>Spanish</i>	0	0	0	0	0	0	0
<b>Presentations</b>							
<i>Agency</i>	0	0	0	1	0	0	1
<i>Community</i>	0	0	0	0	0	0	0
<i>Government</i>	0	0	0	0	0	0	0
<b>Workshops</b>							
<i>Community</i>	0	1	1	1	1	1	5
<i>Housing Industry</i>	0	0	0	0	1	0	1
<i>Realtor</i>	0	0	0	0	0	0	0
Walk-in Clinics	0	0	1	0	0	0	1
Cable Releases	6	12	16	16	15	10	75

Source: Inland Fair Housing and Mediation Board, 2018

\* Through September 2018

**B. Fair Housing Enforcement**

*Discrimination Complaint Intake and Investigation*

IFHMB responds to discrimination inquiries and complaints in an expedient manner, relying on over 30 years of experience in the industry. Determining whether a client is inquiring regarding a fair housing discrimination problem or a non-discrimination landlord/tenant or other problem can be difficult. Often what may appear at first to be a simple landlord/tenant dispute turns out to be a situation where a landlord has violated one or more fair housing laws. While many of the cases IFHMB are presented with no longer

involve a discriminatory policy, such as “No Hispanics need apply,” many cases involve a discriminatory application of a facially neutral policy, such as different eviction timelines for minorities.

IFHMB 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, IFHMB educates the complainant of their rights and responsibilities under the state and federal fair housing laws. Further investigation may then be conducted depending on the nature of the complaint and the suitability of the complaint to investigation.

IFHMB 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, IFHMB will either investigate the complaint or advise the complainant of their other options, which include: conciliation, filing a complaint with the Department of Housing and Urban Development (HUD) or with California’s Department of Fair Employment and Housing (DFEH), hiring a private attorney, or possibly, a referral to such an attorney, or filing a complaint with the Department of Justice (DOJ).

During the five (5) year period studied, there were 138 discrimination inquiries made to IFHMB by Upland residents. **Table V-2** shows the basis of IFHMB discrimination complaints.

**Table V-2  
Fair Housing Discrimination Complaints by Basis**

Basis	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Total
Age	0	1	0	0	0	1
Ancestry	0	0	0	0	0	0
Arbitrary	3	1	1	2	0	7
Color	0	0	0	0	0	0
Disability	15	23	17	21	16	92
Familial Status	1	2	2	3	0	8
Marital Status	0	0	0	0	0	0
National Origin	0	2	1	0	3	6
Race	1	2	5	3	2	13
Religion	1	0	0	0	0	1
Sex	1	2	3	1	1	8
Sexual Orientation	0	0	0	1	0	1
Source of Income	0	0	0	0	1	1
<b>Total:</b>	<b>22</b>	<b>33</b>	<b>29</b>	<b>31</b>	<b>23</b>	<b>138</b>

Source: Inland Fair Housing and Mediation Board, 2018.

Review of the data shows that disability is, far and away, the most common category for allegations of discrimination. No other protected category accounts for 10 percent of the total number of discrimination complaints, while disability represents a full two-thirds of all discrimination complaints. Race (9 percent) is the second most common basis for alleged discrimination, with sex and familial status tied for third with 6 percent of all discrimination complaints coming from the City of Upland over the last five years.

This data becomes more enlightening when compared to the data reported in 2013 in the City of Upland’s last Analysis of Impediments to Fair Housing Choice. For Fiscal Years 2007-2008 through 2011-2012, there were 141 fair housing discrimination complaints during that period. While the total number of discrimination complaints has stayed relatively the same, the nature of those complaints is what is worthy of consideration.

Over that time frame, discrimination based on disability went from 48 percent of all complaints made to IFHMB in the five-year period ending FY 2011-12 to 67 percent of all complaints made to IFHMB in the five-year period ending FY 2017-18. Conversely, allegations of discrimination based on race dropped from 21 percent of all complaints made to IFHMB in the five-year period ending FY 2011-12 to 9 percent of all claims made to IFHMB in the five-year period ending FY 2017-18. No other protected categories saw large

shifts in their percentage of the total number of complaints IFHMB has received in the most recent five year period versus the prior period.

One possible reason for this shift in the nature of discrimination complaints that IFHMB is receiving could be an aging population in the City of Upland. As one member of the community pointed out at one of the community meetings held in preparation of this analysis, the neighborhood in which she lived is predominately made up of longer term residents, many of whom are the first and only owner of the home they live in. As more and more residents of the City of Upland “age in place,” the needs of persons with disabilities will become more pressing.

The Office of Fair Housing and Employment (OFHE) is the federal agency responsible for investigating housing discrimination complaints filed with HUD. HUD annually compiles data on housing discrimination complaints from OFHE and Federal Housing Assistance Programs (FHAP) which are state and local government agencies that enforce fair housing laws. The annual report identifies the types of complaints, any fair housing impediments, OFHE’s progress in addressing the complaints, and HUD’s efforts to promote equal housing choice.

The most recent OFHE report, *FHEO Annual Report FY 2017* found a similar percentage of complaints were made based on disability across the nation as was reported in the City of Upland. 59.4 percent of all discrimination complaints made to HUD during the last fiscal year were based on the protected category of disability. Race was second nationally, just as it was in the City of Upland, but the percentage of total complaints was higher nationally than in the City of Upland, 26 percent versus 9 percent respectively.

The following table (**Table V-3**) illustrates the breadth of HUD and FHAP discrimination complaints from FY 2014-2017.

**Table V-3  
HUD and FHAP Discrimination Complaints, 2017**

	FY 2017		FY 2016		FY 2015		FY 2014	
	No.	%	No.	%	No.	%	No.	%
Disability	4,865	59.4%	4,908	58.5%	4,605	55.8%	4,621	54.4%
Race	2,132	26.0%	2,154	25.7%	2,291	27.8%	2,383	28.1%
Familial Status	871	10.6%	882	10.5%	1,031	12.5%	1,051	12.4%
National Origin	826	10.1%	917	10.9%	898	10.9%	1,067	12.6%
Sex	800	9.8%	800	9.5%	915	11.1%	879	10.4%
Religion	232	2.8%	204	2.4%	225	2.7%	223	2.6%
Color	192	2.3%	143	1.7%	151	1.8%	146	1.7%
Retaliation	834	10.2%	785	9.4%	832	10.1%	867	10.2%
<b>Number Filed:</b>	<b>8,186</b>		<b>8,385</b>		<b>8,246</b>		<b>8,489</b>	

Source: FHEO Annual Report FY 2017, FHEO Annual Report FY 2016, FHEO Annual Report FY 2014 and 2015

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point.

As shown in the table, while the total number of discrimination complaints has remained relatively flat over this period, the percentage of complaints based on discrimination due to disability has been trending upward. Familial status, the third most common basis of housing complaints, has been decreasing over the last several years. Discrimination based on familial status covers acts of discrimination against parents or guardians of a child under the age of 18, the parent’s or guardian’s designee, and persons who are pregnant or in the process of obtaining legal custody of a child under the age of 18.

The Department of Fair Employment and Housing (DFEH) is the State agency responsible for investigating housing discrimination complaints. The Department of Fair Employment and Housing’s mission is to protect Californians from employment, housing and public accommodation discrimination, and hate violence.

In May 2003, DFEH announced a new program for mediating housing discrimination complaints in partnership with state fair housing enforcement agencies. The program provides tenants, landlords, property owners and managers through mediation in a free and timely manner. Mediation takes place within the first 30 days of filing of the complaint, often avoiding the financial and emotional costs resulting from a full DFEH investigation and potential litigation.

**Table V-4**  
**FY 2014 - 2017 Issues in HUD & FHAP Complaints**

Complaint Issue	FY 2014		FY 2015		FY 2016		FY 2017	
	No.	%	No.	%	No.	%	No.	%
Refusal to Sell	154	1.8%	116	1.4%	162	1.9%	148	1.8%
Refusal to Rent	2,268	26.7%	2,317	28.1%	2,343	27.9%	2,414	29.5%
Discriminatory Terms, Conditions, Privileges, Services, & Facilities in the Rental or Sale of Property	5,869	69.1%	5,353	64.9%	5,859	69.9%	5,640	68.9%
Discriminatory Notices, Statements or Advertisements	983	11.6%	920	11.2%	877	10.5%	829	10.1%
Otherwise deny or make housing unavailable	655	7.7%	745	9.0%	798	9.5%	813	9.9%
Other Discriminatory Acts	383	4.5%	413	5.0%	475	5.7%	608	7.4%
False Denial or Representation of Availability	220	2.6%	187	2.3%	177	2.1%	181	2.2%
Failure to Permit a Reasonable Modification	181	2.1%	179	2.2%	191	2.3%	212	2.6%
Failure to Make a Reasonable Accommodation	2,676	31.5%	2,836	34.4%	3,376	40.3%	3,366	41.1%
Non-Compliance with Design and Construction Requirements	109	1.3%	77	0.9%	67	0.8%	98	1.2%
Discriminatory Financing	399	4.7%	237	2.9%	253	3.0%	183	2.2%
Steering	80	0.9%	60	0.7%	74	0.9%	74	0.9%
Discriminatory Brokerage Service	41	0.5%	55	0.7%	61	0.7%	49	0.6%
Using Ordinances to discriminate in zoning and land use	67	0.8%	39	0.5%	24	0.3%	35	0.4%
Redlining	3	0.0%	13	0.2%	9	0.1%	6	0.1%
Discriminatory Acts under Section 901 (criminal)	5	0.1%	9	0.1%	7	0.1%	14	0.2%
Refusal to Provide Insurance	2	0.0%	2	0.0%	4	0.0%	1	0.0%
Coercion, Intimidation, Threats, Interference, and Retaliation	1,820	21.4%	1,606	19.5%	1,424	17.0%	1,456	17.8%
Blockbusting	5	0.1%	11	0.1%	8	0.1%	7	0.1%
Failure to meet senior housing exemption criteria	0	0.0%	0	0.0%	0	0.0%	3	0.0%
<b>Number of Complaints Filed</b>	<b>8,489</b>		<b>8,246</b>		<b>8,385</b>		<b>8,186</b>	

Source: FHEO Annual Report FY 2017, FHEO Annual Report FY 2016, FHEO Annual Report FY 2014 and 2015;

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point

**Table V-5**  
**FY 2010 - 2013 Issues in HUD & FHAP Complaints**

Complaint Issue	FY 2010		FY 2011		FY 2012		FY 2013	
	No.	%	No.	%	No.	%	No.	%
Refusal to Sell	205	2%	142	2%	190	2%	170	2%
Refusal to Rent	2,405	24%	2,239	24%	2,317	26%	2,273	27%
Discriminatory Terms, Conditions, Privileges, Services, & Facilities in the Rental or Sale of Property	5,959	59%	5,674	61%	5,516	63%	5,713	68%
Discriminatory Notices, Statements or Advertisements	937	9%	784	8%	936	11%	986	12%
False Denial or Representation of Availability	256	3%	250	3%	237	3%	246	3%
Failure to Permit a Reasonable Modification	203	2%	207	2%	204	2%	194	2%
Failure to Make a Reasonable Accommodation	2,556	25%	2,408	26%	2,487	28%	2,543	30%
Non-Compliance with Design and Construction Requirements	169	2%	90	1%	106	1%	114	1%
Discriminatory Financing	511	5%	442	5%	383	4%	433	5%
Steering	84	1%	62	1%	81	1%	80	1%
Redlining	6	<0.5%	2	<0.5%	11	<0.5%	5	<0.5%
Refusal to Provide Insurance	2	<0.5%	0	0%	4	<0.5%	6	<0.5%
Coercion, Intimidation, Threats, Interference, and Retaliation	1,478	15%	1,650	18%	1,913	22%	1,884	23%
<b>Number of Complaints Filed</b>	<b>10,155</b>		<b>9,354</b>		<b>8,818</b>		<b>8,368</b>	

Source: FHEO Annual Report on Fair Housing FY 2012-2013

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/annualreport](https://www.hud.gov/program_offices/fair_housing_equal_opp/annualreport)

**Note:** Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest percentage point

Review of **Tables V-4 and V-5** can reveal trends in housing as they combine eight years of HUD data. First, the total number of complaints made to HUD and state fair housing agencies, such as DFEH, fell from 10,155 total complaints in Fiscal Year 2010 to 8,186 total complaints in Fiscal Year 2017, representing a 19 percent decrease. However, those decreases in discrimination complaints were not evenly dispersed amongst all categories over that eight year period. In fact, discrimination allegations based on a failure to make a reasonable accommodation to policies, rules or procedures rose by 76 percent over that period. The percentage of complaints based on a failure to make a reasonable accommodation as a percentage of the total number of complaints filed rose from 25 percent of all complaints filed in FY2010 to 41.1 percent of all complaints filed in FY2017. This national data reflects the same trends observed in the City of Upland.

*Hate Crimes*

Hate crimes are violent acts against people, property, or organizations because of the group to which they belong or identify with. The Federal Fair Housing Act makes it illegal to threaten, harass, intimidate, or act violently toward a person who has exercised their right to free housing choice. Some examples include threats made in person, writing or by telephone, vandalism of the home or property, or unsuccessful attempts at any of these. Again, a comparison between Tables V-4 and V-5 reveal some interesting information about possible hate crimes related to housing. Beginning in FY2010, the total number of complaints made to HUD and state agencies based on coercion, intimidation, threats, interference, or retaliation totaled 1,478 before peaking at 1,913 complaints in FY2012 and did not return to pre-2010 levels until 2016. While the data does not indicate the reason for this spike in complaints based on coercion, intimidation, threats, interference, and retaliation, the data does suggest that discrimination most closely associated with hate crimes may be on the rise in housing discrimination, as this category of complaint still represents 17.8 percent of all complaints filed for FY 2017.

The HUD and FHAP findings do not appear to be reflected in the City of Upland by crime reports to the Federal Bureau of Investigation (FBI). The FBI classifies hate crimes into one of five (5) primary bias motivation categories, including: race, religion, sexual orientation, gender, or disability. **Table V-5** summarizes the hate crime incidents by bias motivation as reported by the FBI<sup>1</sup> for calendar years 2012-2016. It is important to note that not all incidents of coercion, intimidation, threats, interference, or retaliation rise to the level of a hate crime, and even with those incidents that do, not all such incidents are reported to the police. However, given the data reported on the number and types of discrimination complaints made in the City of Upland, it is safe to assume, based on the data available at this time, that hate crimes are not occurring and going unreported in the City of Upland, which, correspondingly, does not indicate an impediment to fair housing.

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<sup>1</sup> FBI Hate Crime Incidents by State and Agency, 2012-2016. <http://www.fbi.gov/ucr>

**Table V-6  
Hate Crime Incidents 2012-2016**

Calendar Year	Race/ Ethnicity/ Ancestry	Religion	Sexual Orientation	Gender/ Gender Identity	Disability	Total
2012	1	0	0	0	0	1
2013	0	0	0	0	0	0
2014	0	0	0	0	0	0
2015	1	0	0	0	0	1
2016	0	0	0	0	0	0
<b>Total:</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>

Source: FBI Hate Crime Incidents by State and Agency, 2012-2016. <http://www.fbi.gov/ucr/>

To further understand the current perspectives of fair housing practices in Upland, the City released a “City of Upland – Analysis of Impediments to Fair Housing Choice Survey” to residents in September 2018. The survey consisted of fifty questions related to fair housing issues, community planning needs (such as access to healthcare, transportation, and quality food choices, etc.), questions regarding city schools and questions about the job market. Many of the questions were open-ended, allowing the community to provide additional comments beyond simply answering “yes or no.” The survey was available to the public and accessible at City Hall, community meetings, public libraries and other public facilities, and was also available electronically on the City’s website. Links to the online surveys were blitzed out via e-mail and via Facebook posts. Surveys were available in both English and Spanish and the survey response period was open for approximately 30 days. During that time, 153 responses were received, many of which contained additional feedback via the open-ended questions.

In addition, two community meetings were held where resident feedback was solicited. One of the meetings was held in the evening on a weeknight and the other meeting was held on a Saturday morning to allow maximum attendance by City residents. In all, fifteen people attended the two meetings and their comments, questions, and concerns were included with the responses to the surveys.

In total, fourteen of the survey responses indicated that either the respondent or someone the respondent knew had been the victim of housing discrimination. The majority of these reported incidents were as the result of either familial status or source of income discrimination. While some residents indicated that they have been discriminated against by their landlord/property manager, only about half of these residents reported the incident to IFHMB.

**C. Fair Housing Legal Status**

Between July 1, 2012 and June 30, 2017, no cases were filed in a court of competent jurisdiction by the IFHMB to enforce fair housing laws. IFHMB was successful in conciliating or otherwise addressing the fair housing cases that were investigated on behalf of the City of Upland during this time period; therefore, there is no litigation to report.

Previous chapters of this A.I. study examined changes in Upland during the last five years, analyzed public policies for impediments to fair housing, and documented fair housing opportunity in Upland. Building upon the previous analysis, this chapter recommends actions to improve housing opportunity in Upland. **Table VI-1** at the end of this chapter summarizes the recommendations to address the impediments to fair housing choice that have been identified, including an implementation schedule.

### A. Status and Disposition of Prior-Identified Impediments

The 2013-2018 City of Upland Analysis of Impediments to Fair Housing Choice included four impediments to fair housing choice including Transit Access, Definition of “Unrelated Family”, Siting of Emergency Shelter, and Discrimination against Persons with Disabilities. The impediments concerning Transit Access and Discrimination against Persons with Disabilities were not fully addressed and will remain a priority as impediments during the 2019-2023 planning period. The impediments concerning Definition of “Unrelated Family” and Siting of Emergency Shelter were addressed in Zoning Ordinance Amendments during the 2013-2018 planning period as planned.

#### Transit Access

Transit provides elderly residents, low income residents, youth, and others access to jobs, medical facilities, parks, housing, and public services. Omnitrans, the City’s transit provider, has adopted service standards to ensure an equitable distribution of services. For instance, all areas having a minimum residential density of 3.5 dwelling units per acre or employment density of 10 jobs per acre, as measured over an area of 25 acres, should be provided with a transit service that places 90 percent of residences and jobs within one-half mile of a bus stop. The Omnitrans Short-Range Transit Plan indicated that all neighborhoods and employment nodes in Upland are well served. Closer analysis of Upland’s development patterns in the 2013-2018 A.I. revealed a then-underserved area. At that time, Omnitrans did not have any bus routes connecting the new Colonies Crossroads commercial development within the Colonies San Antonio Specific Plan area, more specifically the commercial area that includes the Home Depot, LA Fitness, Nordstrom Rack, etc.

**2018 Status:** Omnitrans Route 83 was modified and now connects with the commercial area. However, there is no fixed route service in the City of Upland north of the 210 Freeway.

**Recommendation:** During the 2019-2023 planning period, monitor any residential and commercial developments north of the 210 Freeway that may impact ridership potential for expanded fixed route service north of the 210 Freeway. If any new developments in this area have the potential to generate ridership, share this information with Omnitrans for consideration in future transit planning.

### Definition of “Unrelated Family”

As of 2013, the City of Upland’s definition of “unrelated family” at Municipal Code 17.14.020 was “A group of not more than five persons who need not be related by blood, marriage, or legal adoption (excluding servants) living together as a single housekeeping unit in a dwelling unit.” This definition had the potential to lead to the denial of housing opportunities to those who, because of their non-related relationship, live in a group setting. The 2013 A.I. recommended amending the definition within the Municipal Code to preclude the possibility of discrimination against protected classes as the result of the definition of “unrelated family.”

**2018 Status:** Resolved. The definition of “family” in the Upland Municipal Code is now consistent with State law.

### Siting of Emergency Shelter

State law requires cities to identify adequate sites, appropriate zoning, development standards, and a permitting process to facilitate and encourage development of emergency shelters and transitional housing. The courts have also passed subsequent rulings.<sup>1</sup> To that end, State Law (SB2) requires jurisdictions to designate a zone and permitting process to facilitate the siting of such uses. If a conditional use permit is required, the process to obtain the conditional use permit may not unduly constrain the siting and operation of such facilities. SB2 also permits the City to apply limited conditions to the approval of ministerial permits for emergency shelters. The identified zone must have sufficient capacity to accommodate at least one year-round shelter. According to the 2013-2018 A.I., the City intended to amend the Zoning Ordinance to address this issue.

**2018 Status:** Resolved. The City adoption of the new Zoning Ordinance provided for siting of Emergency Shelters by right uses in the following zones: Light Industrial (LI), General Industrial (GI). Emergency Shelters are possible with a Conditional Use Permit in the following zones: C/R-MU, B/R-MU, C/O-MU, C/I-MU, Public/Institutional (PB/I).

### Discrimination against Persons with Disabilities

Consistent with findings in the 2013-2018 A.I., two-thirds of the discrimination complaints in Upland over the last five years were on the basis of physical or mental disability. In total, there were 138 fair housing complaints surfaced through the work of Inland Fair Housing and Mediation Board in Upland over the last five years, with 92 (two-thirds) of discrimination reported on the basis of physical or mental disability. **Table VI-1** illustrates the number of disability discrimination cases over the five year period of study.

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<sup>1</sup>Hoffmaster v. City of San Diego, 55 Cal.App.4th 1098

**Table VI-1  
Fair Housing Discrimination Cases in Upland**

Basis	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Total
Number of Disability Discrimination Cases	15	23	17	21	16	92

Source: Inland Fair Housing Mediation Board (2018).

The high proportion of disability complaints to IFHMB in Upland is consistent with other communities in the area and is also consistent with data at the state and federal level. Fair housing discrimination on the basis of disability demonstrates a lack of understanding in the housing industry of the housing rights of persons with disabilities. Disabled persons are particularly experiencing difficulties when requesting reasonable accommodations or modifications from their housing provides. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations.

**2018 Status:** This impediment was addressed during the 2013-2018 planning period through fair housing outreach and education; however, given that two-thirds of all fair housing complaints received locally are on the basis of disability, this impediment is considered to have been addressed but remains a priority and will continue to be addressed in the new planning period.

**Recommendations:** The Upland Development Services Department and IFHMB should continue providing educational opportunities for property owners, property managers, and residents in Upland to provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications. This may be addressed through workshops, public services announcements, literature distribution and the provision of landlord-tenant mediation services.

To that end, it is recommended that the City contract with IFHMB to provide two (2) workshops per year for the next five (5) years in the City, with one (1) workshop per year serving as a general introduction to fair housing laws and possible discrimination, and one (1) workshop each year being specifically focused on housing issues faced by persons with disabilities and on the reasonable accommodation and modification processes.

As matched pair testing, conducted in accordance with federal standards, is the most effective way of determining if discrimination is occurring, it is also recommended that the City contract with IFHMB at least once during the planning period to fund matched pair testing in Upland to address issues of possible discrimination based on disability as well as race, familial status, national origin, disability and other protected categories.

**B. New Impediment to Fair Housing Choice**

This 2019-2023 A.I. revealed the following new impediment and recommendations:

**Lack of Rental Housing Opportunities in Northern Upland**

Examination of the General Plan Land Use Map and Zoning Map updates from 2015 and comparison to Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) maps from 2017 illustrating the tenure of occupied housing units geographically reveals that tenure is consistent with land use and zoning in Upland. In the Census Tracts north of Foothill Boulevard, between 68.4 and 81.43 percent of housing units are owner-occupied. In the Census Tracts north of Baseline Avenue, between 81.43 and 100 percent of housing units are owner occupied. South of Foothill Boulevard, only 33.51 percent of the housing units are owner-occupied in most Census Tracts.

**Recommendation:** HUD Affirmatively Furthering Fair Housing (AFFH) data suggests that northern Upland is characterized by higher performing schools and relatively less exposure to poverty. To foster and increase a balanced community that provides access to a diverse array of housing opportunities for all Upland residents including members of protected classes, consider addressing the lack of affordable rental housing opportunities north of Foothill Boulevard by exploring ways to incorporate multi-family affordable rental housing developments as part of infill projects or as part of Specific Plans where mixed use and flexible residential uses are currently allowable.

**C. Recommendations to Address Impediments to Fair Housing Choice**

The recommendations included in **Table VI-2** on the following page outline the City’s action plan to eliminate the three current impediments to fair housing choice identified above. The recommendations include a designated agency or agencies that should be involved in the implementation of a particular recommendation, as well as a target date for completion or implementation.

**Table VI-2  
Fair Housing Plan Recommendations**

Impediment	Recommendations	Lead Agency	Timeframe
1. Transit Access	During the 2019-2023 planning period, monitor any residential and commercial developments north of the 210 Freeway that may impact ridership potential for expanded fixed route service north of the 210 Freeway. If any new developments in this area have the potential to generate ridership, share this information with Omnitrans for consideration in future transit planning.	Development Services Department	January 2019 - June 2023
2. Discrimination against Persons with Disabilities	The Upland Development Services Department and IFHMB should continue providing educational opportunities for property owners, property managers, and residents in Upland to provide information concerning the law as it pertains to reasonable accommodations and reasonable modifications. It is recommended that the City contract with IFHMB to provide two (2) workshops per year for the next five (5) years in the City, with one (1) workshop per year serving as a general introduction to fair housing laws and possible discrimination, and one (1) workshop each year being specifically focused on housing issues faced by persons with disabilities and on the reasonable accommodation and modification processes. It is also recommended that the City contract with IFHMB at least once during the planning period to fund matched pair testing in Upland to address issues of possible discrimination based on disability as well as race, familial status, national origin, disability and other protected categories.	Development Services Department and IFHMB	Ongoing

<p>3. Lack of Rental Housing Opportunities in Northern Upland</p>	<p>HUD Affirmatively Furthering Fair Housing (AFFH) data suggests that northern Upland is characterized by higher performing schools and relatively less exposure to poverty. To foster and increase a balanced community that provides access to a diverse array of housing opportunities for all Upland residents including members of protected classes, consider addressing the lack of affordable rental housing opportunities north of Foothill Boulevard by exploring ways to incorporate multi-family affordable rental housing developments as part of infill projects or as part of Specific Plans where mixed use and flexible residential uses are currently allowable.</p>	<p>Development Services Department</p>	<p>June 2020</p>
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## **APPENDICES**

- A. Signature Page and Resolution**
- B. Notices and Publications**
- C. Summary of Public Comments**
- D. 2019-2023 Fair Housing Survey & Results**

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**APPENDIX A**

Signature Page and  
Resolution

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**Signature Page**

I, Jeannette Vagnozzi, City Manager of the City of Upland, hereby certify that this Analysis of Impediments to Fair Housing Choice represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

  
\_\_\_\_\_  
Jeannette Vagnozzi  
City Manager

12-26-18  
Date

RESOLUTION NO. 6476

A RESOLUTION OF THE CITY COUNCIL APPROVING THE  
UPDATE TO THE CITY OF UPLAND'S ANALYSIS OF  
IMPEDIMENTS TO FAIR HOUSING CHOICE FY 2019-2023

Intent of the Parties and Findings

(i) The City of Upland has been awarded Community Development Block Grant (CDBG) funds by the U.S. Department of Housing and Urban Development (HUD); and

(ii) The City of Upland, by its acceptance of CDBG funds, has committed to "affirmatively further fair housing"; and

(iii) The City of Upland, through the Upland Development Services Department has undertaken an Analysis of Impediments to Fair Housing Choice for FY 2019-2023; and

(iv) The City of Upland has completed the Analysis of Impediments to Fair Housing Choice in compliance with HUD's Fair Housing Planning Guide; and

(v) The City of Upland has made the Analysis of Impediments to Fair Housing Choice available for public review; and

(vi) The City of Upland encouraged residents to complete a survey regarding fair housing issues within the City; and

(vii) The City of Upland conducted community meetings held on September 26<sup>th</sup> and October 13<sup>th</sup>, 2018 to receive resident input related to the Analysis of the Impediments to Fair Housing Choice; and

(viii) On November 9<sup>th</sup>, 12<sup>th</sup> and 15<sup>th</sup>, 2018, via email, the Analysis of Impediments to Fair Housing was reviewed and approved by Upland's Community Development Block Grant Committee; and

(ix) The City Council of the City of Upland considered the Analysis of Impediments to Fair Housing Choice at a regularly scheduled public meeting on December 10, 2018.

NOW, THEREFORE, the Upland City Council hereby finds, determines and resolves as follows:

Section 1. The Analysis of Impediments to Fair Housing Choice is necessary and desirable for the development of the community and is consistent with the housing objectives of the General Plan.

Section 2. The Analysis of Impediments to Fair Housing Choice is exempted by CEQA statute, Section 15262 - Planning Studies and therefore exempted from CEQA per the requirements of the California Environmental Quality Act of 1970 as amended, and the City of Upland Local Environmental Processing Guidelines.

Section 3. The Upland City Council does hereby approve the Update to the City of Upland Analysis of Impediments to Fair Housing Choice.

Section 4. This Resolution shall take effect on the date of its adoption.

Section 5. The City Clerk shall certify to the passage and adoption of this resolution and enter it into the book of original resolutions.

ADOPTED AND APPROVED this 10<sup>th</sup> day of December, 2018.



Debbie Stone, Mayor

I, Keri Johnson, Deputy City Clerk of the City of Upland, do hereby certify that the foregoing Resolution was passed and adopted at a regular meeting of the City Council of the City of Upland held on the 10<sup>th</sup> day of December, 2018, by the following vote:

AYES: Mayor Stone, Councilmembers Elliott, Felix, Zuniga  
NOES: None  
ABSENT: None  
ABSTAINED: None

ATTEST:



Keri Johnson, Deputy City Clerk

I, Keri Johnson, Deputy City Clerk in and for the City of Upland, County of San Bernardino, hereby certify that the attached ORDINANCE NO. \_\_\_\_\_ RESOLUTION NO. 6476 MINUTES dated December 10, 2018 is a true and correct copy of the original on file in the City Clerk's Office.

  
Deputy City Clerk of the City of Upland, California

Executed on December 11, 2018

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**APPENDIX B**

Proof of Publications  
Public Notices  
Letter to Residents and Community Stakeholders  
IFHMB Email Distribution  
Facebook Post

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**Inland Valley Daily Bulletin**

(formerly The Daily Report)  
9616 Archibald Avenue Suite 100  
Rancho Cucamonga, CA 91730  
909-987-6397  
legals@inlandnewspapers.com

**PROOF OF PUBLICATION  
(2015.5 C.C.P.)**

**STATE OF CALIFORNIA  
County of San Bernardino**

I am a citizen of the United States, I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the printer of INLAND VALLEY DAILY BULLETIN, a newspaper of general circulation printed and published daily for the City of Ontario, County of San Bernardino, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of San Bernardino, State of California, on the date of August 24, 1951, Case Number 70663. The notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

*11/8/18*

I declare under the penalty of perjury that the foregoing is true and correct.

Executed at Rancho Cucamonga, San Bernardino Co. California

This 8 Day of November 20 18

Signature

**NOTICE OF PUBLIC HEARING AND REVIEW  
FOR THE CITY OF UPLAND  
DRAFT ANALYSIS OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE**

**NOTICE IS HEREBY GIVEN** that the City of Upland has prepared its draft Analysis of Impediments to Fair Housing Choice. The Analysis of Impediments to Fair Housing Choice analyzes data and public policies to determine if there are impediments to fair housing choice in the City and discusses the City's Fair Housing Plan recommendations for the next five years. Pursuant to Federal Regulations, the Analysis of Impediments to Fair Housing Choice is a required submission to the U.S. Department of Housing and Urban Development (HUD) and is a condition of receiving all Federal funding. The publication of this notice is the beginning of the 30-day public review period required pursuant to 24 CFR Part 91. The public review and written comment period begins November 9, 2018 and ends on December 10, 2018.

**NOTICE IS HEREBY FURTHER GIVEN** that the draft Analysis of Impediments to Fair Housing Choice will be presented to the City Council for approval on following date:

**DATE:** December 10, 2018  
**TIME:** 7:00 p.m.  
**LOCATION:** City Council Chambers  
460 N. Euclid Avenue  
Upland, CA 91786

At this meeting, the City Council will conduct a Public Hearing to receive public comments concerning the draft Analysis of Impediments to Fair Housing Choice that will subsequently be considered for approval and then submitted to HUD.

**PUBLIC REVIEW AND COMMENT**

The draft Analysis of Impediments to Fair Housing Choice will be available for public review on the City website at [https://www.ci.upland.ca.us/#Housing\\_Reports](https://www.ci.upland.ca.us/#Housing_Reports) and hardcopies of the document will be available for review at the following locations:

**City Hall: City Clerk's Office**  
460 North Euclid Avenue  
Upland, California 91786

**Upland Public Library**  
450 North Euclid Avenue  
Upland, California 91786

**George M. Gibson Senior Center**  
250 N. Third Ave  
Upland, CA 91786

The public is invited to submit written comments on the draft Analysis of Impediments to Fair Housing Choice. Written may be addressed to Deborah Alcorn, Housing Coordinator at 460 N. Euclid Avenue, Upland, CA 91786. All written comments must be submitted to the City no later than 4:00 p.m. December 10, 2018. For more information, please contact Ms. Alcorn at (909) 931-4113.

**ACCESSIBILITY TO MEETINGS AND DOCUMENTS**

It is the objective of the City to comply with Section 504 of the Rehabilitation Act of 1973, as amended, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendment Act of 2008, the Fair Housing Act, and the Architectural Barriers Act in all respects. If you require public documents in an accessible format, the City will make reasonable efforts to accommodate your request. If you require a disability-related accommodation to attend or participate in a hearing or meeting, including auxiliary aids or services, please contact the Development Services Department at least 48 hours prior to the meeting at (909) 931-4113.

Inland Valley Daily Bulletin  
DATE OF PUBLICATION: November 8, 2018

**AVISO DE AUDIENCIA PÚBLICA Y REVISIÓN  
PARA LA CIUDAD DE UPLAND  
BORRADOR DEL  
ANÁLISIS DE IMPEDIMENTOS PARA LA  
ELECCIÓN DE VIVIENDA JUSTA**

**POR MEDIO DE LA PRESENTE SE NOTIFICA** que el Ayuntamiento de la Ciudad de Upland ha preparado un borrador del Análisis de Impedimentos para la Elección de Vivienda Justa. El Análisis de Impedimentos para la Elección de Vivienda Justa analiza datos y políticas públicas para determinar si hay impedimentos para la elección de vivienda justa en la ciudad y discute las recomendaciones del Plan de Vivienda Justa del Ayuntamiento para los siguientes cinco años.

De acuerdo con las Regulaciones Federales, el Análisis de Impedimentos para la Elección de Vivienda Justa es necesario presentarlo como requisito al Departamento de Vivienda y Desarrollo Urbano (HUD) y es una condición para fin de recibir todos los fondos federales. La publicación de este Análisis de Impedimentos para la Elección de Vivienda Justa es el resultado de una revisión pública de 30

**ANÁLISIS DE IMPEDIMENTOS PARA LA  
ELECCIÓN DE VIVIENDA JUSTA**

**POR MEDIO DE LA PRESENTE SE NOTIFICA** que el Ayuntamiento de la Ciudad de Upland ha preparado un borrador del Análisis de Impedimentos para la Elección de Vivienda Justa. El Análisis de Impedimentos para la Elección de Vivienda Justa analiza datos y políticas públicas para determinar si hay impedimentos para la elección de vivienda justa en la ciudad y discute las recomendaciones del Plan de Vivienda Justa del Ayuntamiento para los siguientes cinco años.

De acuerdo con las Regulaciones Federales, el Análisis de Impedimentos para la Elección de Vivienda Justa es necesario presentarlo como requisito al Departamento de Vivienda y Desarrollo Urbano (HUD) y es una condición para fin de recibir todos los fondos federales. La publicación de este aviso es el inicio del período de revisión pública de 30 días requerido bajo el Reglamento Federal 24 CFR Parte 91. El período de revisión pública y los comentarios por escrito comienzan en Noviembre 9, 2018 y termina en Diciembre 10, 2018.

**ADEMÁS POR MEDIO DE LA PRESENTE TAMBIÉN SE NOTIFICA** que el Análisis de Impedimentos para la Elección de Vivienda Justa será presentado al Concejo Municipal del Ayuntamiento para su aprobación en la fecha que se indica enseguida:

**FECHA:** Diciembre 10, 2018  
**HORA:** 7:00 P.M.  
**LUGAR:** Cámara del Concejo Municipal  
460 N. Euclid Avenue  
Upland, CA 91786

En esta junta, el Concejo Municipal llevará a cabo una Audiencia Pública para recibir comentarios públicos sobre el borrador del Análisis de Impedimentos para la Elección de Vivienda Justa los cuales subsecuentemente serán considerados para la aprobación y posteriormente someterlo al Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD, por sus siglas en inglés).

**REVISIÓN PÚBLICA Y COMENTARIO**  
El actual borrador del Análisis de Impedimentos para la Elección de Vivienda Justa estará disponible para revisión pública en el Sitio Web del Ayuntamiento en <https://www.ci.upland.ca.us/#HousingReports> y también copias impresas del documento estarán disponibles para la revisión pública en los siguientes lugares:

**City Hall: City Clerk's Office**  
460 North Euclid Avenue  
Upland, California 91786

**Upland Public Library**  
450 North Euclid Avenue  
Upland, California 91786

**George M. Gibson Senior Center**  
250 N. Third Ave  
Upland, CA 91786

Se invita al público a que presente sus comentarios por escrito sobre el borrador del Análisis de Impedimentos para la Elección de Vivienda Justa. Los comentarios por escrito pueden ser enviados a Deborah Alcorn, Coordinador de Vivienda, 460 N. Euclid Avenue, Upland, CA 91786. Todos los comentarios deberán ser presentados al Ayuntamiento no más tarde de las 4:00 P.M. en Diciembre 10, 2018. Para mayor información, por favor comuníquese con Sra. Alcorn al (909) 931-4113.

**ACCESIBILIDAD A LAS JUNTAS Y DOCUMENTOS**

El Ayuntamiento tiene como objetivo cumplir en todo con respecto a la Sección 504 de la Ley de Rehabilitación de 1973, tal y como se enmendó, la Ley de Americanos con Discapacidades (ADA) de 1990 y la Ley de Enmienda a ADA del 2008, la Ley de Vivienda Justa, y la Ley de Barreras Arquitectónicas. Si usted necesita documentos públicos en un formato accesible, el Ayuntamiento hará lo posible dentro de lo razonable para dar cabida a su petición. Si usted requiere acomodo especial debido a alguna discapacidad para asistir o participar en una audiencia o junta, incluyendo aparatos auxiliares o servicios, por favor comuníquese al Departamento de Servicios de Desarrollo por lo menos 48 horas antes de la junta al (909) 931-4113.

Inland Valley Daily Bulletin  
**FECHA DE PUBLICACIÓN:** Noviembre 8, 2018  
(3 Declaraciones Juradas Por Favor)  
#11197089



**DEVELOPMENT SERVICES DEPARTMENT**  
Telephone (909) 931-4130  
Facsimile (909) 931-4321

## **Upland Analysis of Impediments to Fair Housing Choice**

Dear City of Upland Residents and Community Stakeholders,

According to the Civil Rights Act of 1968, "It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States." Fair housing is a condition where all people, regardless of their personal characteristics, have equal access to housing of their choice that they can afford.

The City of Upland, as a recipient of federal funding, is required to "affirmatively further fair housing," which means "taking affirmative actions, in addition to combatting discrimination, that overcome patterns of segregation and fosters inclusive communities free from barriers that restrict access to opportunity based on protected characteristics," and the City needs your help!

Residents play a critical role in addressing housing discrimination by providing the City with feedback critical to the completion of our Analysis of Impediments to Fair Housing Choice, a component of the City's housing and community development planning efforts required by both the federal government and the State of California.

Community participation is the key to crafting an effective plan to affirmatively further fair housing. As a member of the Upland community, you can provide valuable insight as to the "State of the City."

There are two ways to participate:

### **Survey**

Residents are encouraged to complete a survey about fair housing issues in the City of Upland. Surveys are available online at:

<https://www.surveymonkey.com/r/uplandai> (English Language)

<https://www.surveymonkey.com/r/uplandai2> (Spanish Language)

### **Community Meeting**

Residents are encouraged to attend a community meeting to discuss how the City can be more inclusive and 'combat discrimination to overcome patterns of segregation.' The meeting will be held at the Carnegie Library, 123 East D Street, in Upland on Saturday, October 13 from 10:00 AM to 12:00 PM.

#### **City of Upland**

460 North Euclid Avenue, Upland, CA 91786-4732 • (909) 931-4100 • Fax (909) 931-4123 • TDD (909) 735-2929 • [www.ci.upland.ca.us](http://www.ci.upland.ca.us)

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български  
català



## City of Upland Residents

September 21, 2018

Dear City of Upland Residents and Community Stakeholders,

According to the Civil Rights Act of 1968, “It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.” Fair housing is when all people, regardless of their personal characteristics, have equal access to housing of their choice that they can afford.

The City of Upland, as a recipient of federal funding, is required to “affirmatively further fair housing,” which means “taking affirmative actions, in addition to combatting discrimination, that overcome patterns of segregation and fosters inclusive communities free from barriers that restrict access to opportunity based on protected characteristics,” and the City needs your help!

Community participation is *the* key to crafting an effective plan to affirmatively further fair housing. As a member of the Upland community, you can provide valuable insight as to the “State of the City.”

The City of Upland invites you to attend one of two community meetings to discuss how the City can be more inclusive and ‘combat discrimination to overcome patterns of segregation.’

Both meetings will be held at the Carnegie Library, 123 East D Street, in Upland.

Dates and Times: Wednesday, September 26, 2018  
6:00 p.m. to 7:00 p.m.

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Saturday, October 13, 2018

10:00 a.m. to 11:00 a.m.

Come make your voice heard!

Residents are also encouraged to complete a survey about the housing issues present in the City of Upland. Surveys are available at Upland City Hall located at 460 N. Euclid Avenue, Upland, CA 91786 or online at <https://www.surveymonkey.com/r/uplandai> (English) and [www.surveymonkey.com/r/uplandai2](https://www.surveymonkey.com/r/uplandai2) (Spanish).

////////////////////////////////////  
**ABOUT INLAND FAIR HOUSING AND MEDIATION BOARD**

Inland Fair Housing and Mediation Board is a private, non-profit HUD approved agency that provides FREE services to low and moderate income individuals throughout the Inland Empire region. IFHMB's programs include fair housing services, landlord/tenant and mobile home mediation, housing counseling, alternative dispute resolution, and senior services.

**Complete the Survey**

**Completa el Questionario**

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**Ayuntamiento de la Ciudad de Upland**  
**Encuesta para el Análisis de**  
**Impedimentos para la Elección de**  
**Vivienda Justa Survey**

Web survey powered by SurveyMonkey....

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Government Official

Facebook Post on October 12, 2018



## **APPENDIX C**

### Summary of Public Comments

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## Summary of Public Comments Received During the Public Review and Comment Period

**Karen May**  
*Resident*

Karen May discussed the connection between the lack of affordable housing and homeless issues, requesting that the City convene more workshops or town hall meetings to discuss affordable housing needs.

**Response:** Affordable housing and homelessness are important issues affecting low- and moderate-income residents. Over the next year, the Development Services Department will be convening Community Meeting(s) in connection with the development of the 2020-2024 Consolidated Plan. These meetings will facilitate discussion of a range of housing and community development issues including but not limited to affordable housing and homelessness.

**Christina Schulz**  
*Resident*

Christina Schulz spoke regarding vacant land near her property and questioned whether it would be considered for high density, low income housing.

**Response:** The Analysis of Impediments includes a recommendation that the Development Services Department consider addressing the lack of affordable rental housing opportunities north of Foothill Boulevard by exploring ways to incorporate multi-family affordable rental housing developments as part of infill projects or as part of Specific Plans where mixed use and flexible residential uses are currently allowable. Project-specific decisions are beyond the scope of the Analysis of Impediments.

**David Wade**  
*Resident*

David Wade questioned why the report did not include identifying potential properties for affordable housing and requested that the City provide town hall meetings to further discuss the subject.

**Response:** The Analysis of Impediments includes a recommendation that the Development Services Department consider addressing the lack of affordable rental housing opportunities north of Foothill Boulevard by exploring ways to incorporate multi-family affordable rental housing developments as part of infill projects or as part of Specific Plans where mixed use and flexible residential uses are currently allowable. Project-specific decisions are beyond the scope of the Analysis of Impediments.

Affordable housing is an important issue affecting low- and moderate-income residents. Over the next year, the Development Services Department will be convening Community Meeting(s) in connection with the development of the 2020-2024 Consolidated Plan. These meetings will facilitate discussion of a range of housing and community development issues including but not limited to affordable housing.

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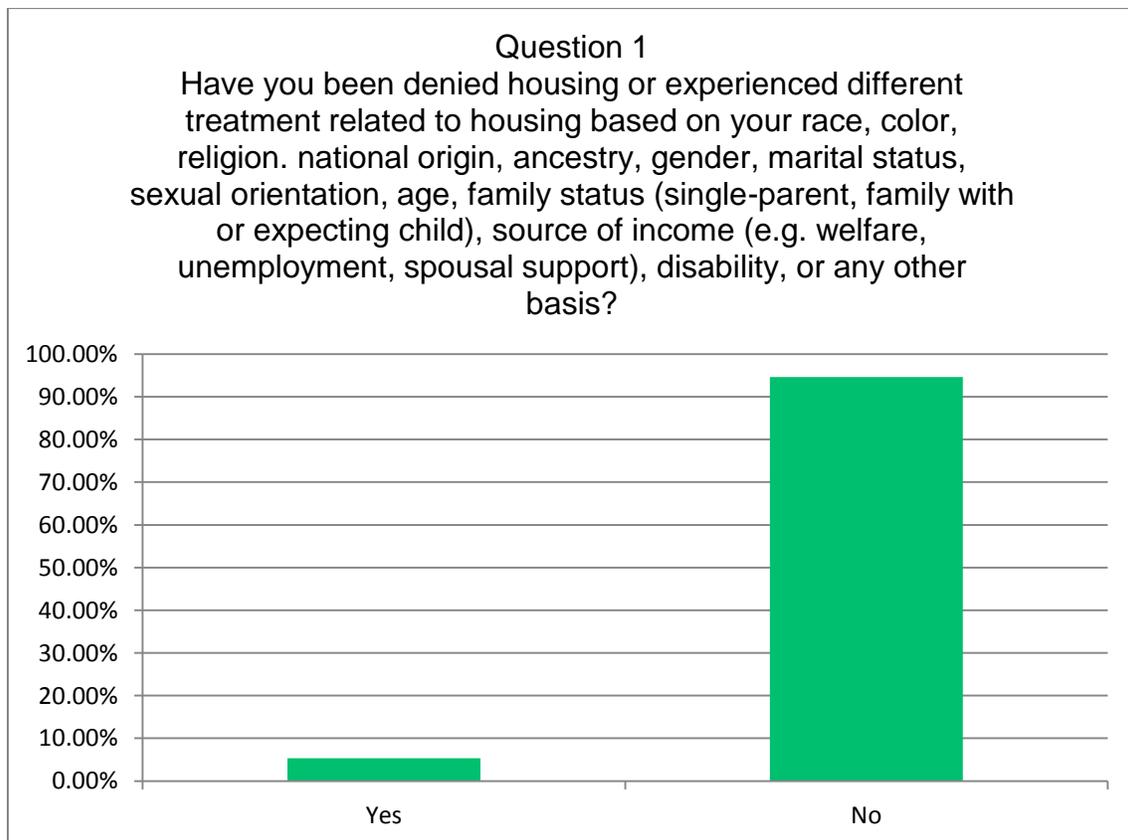
**APPENDIX D**

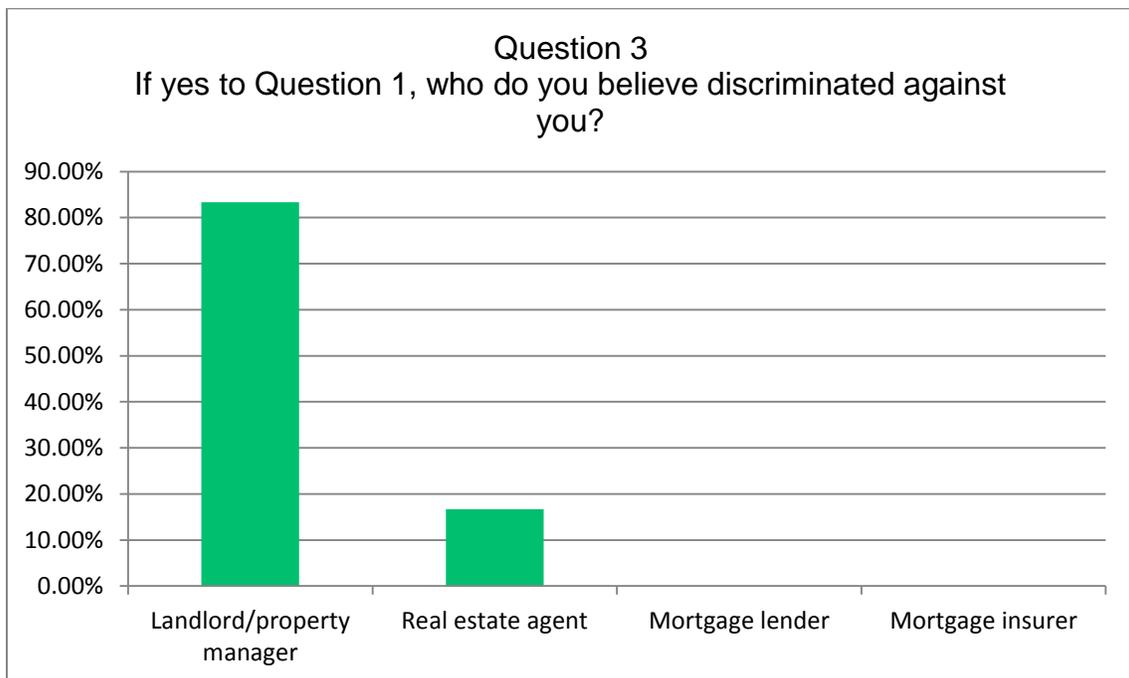
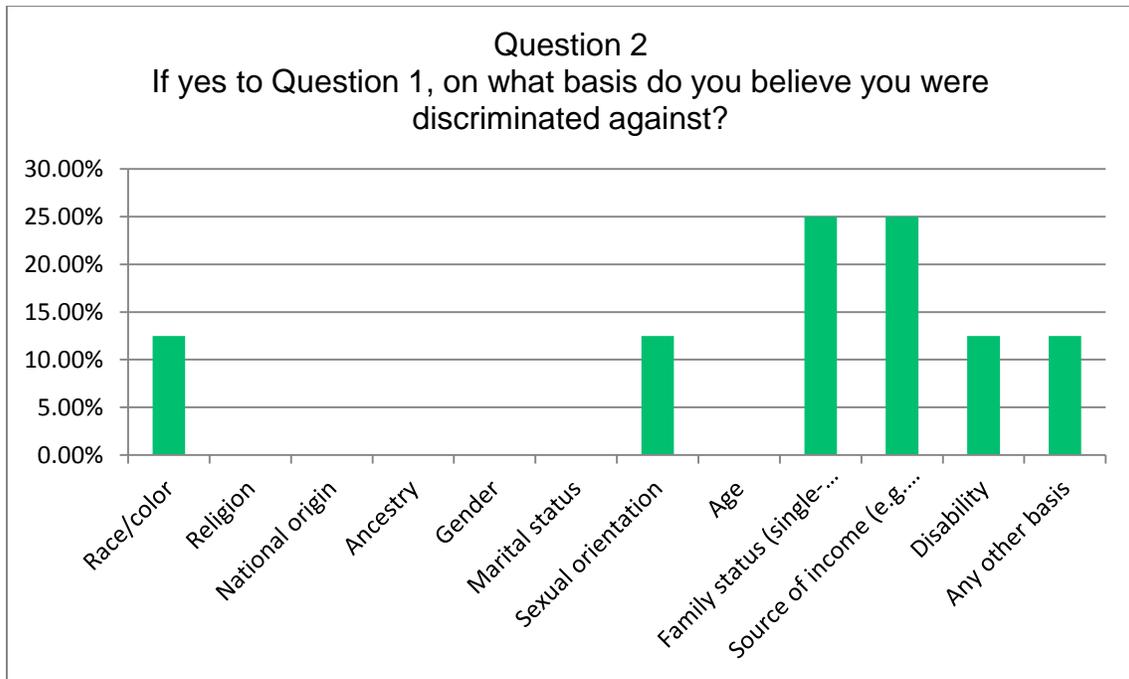
2019-2023 Fair Housing Survey & Results

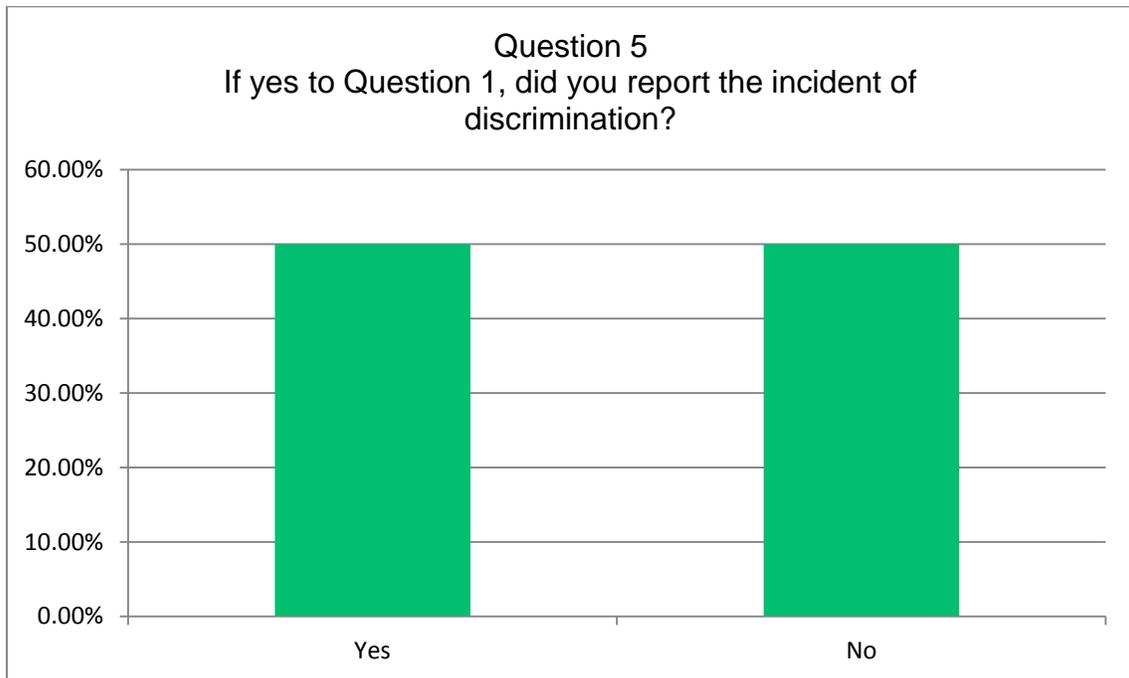
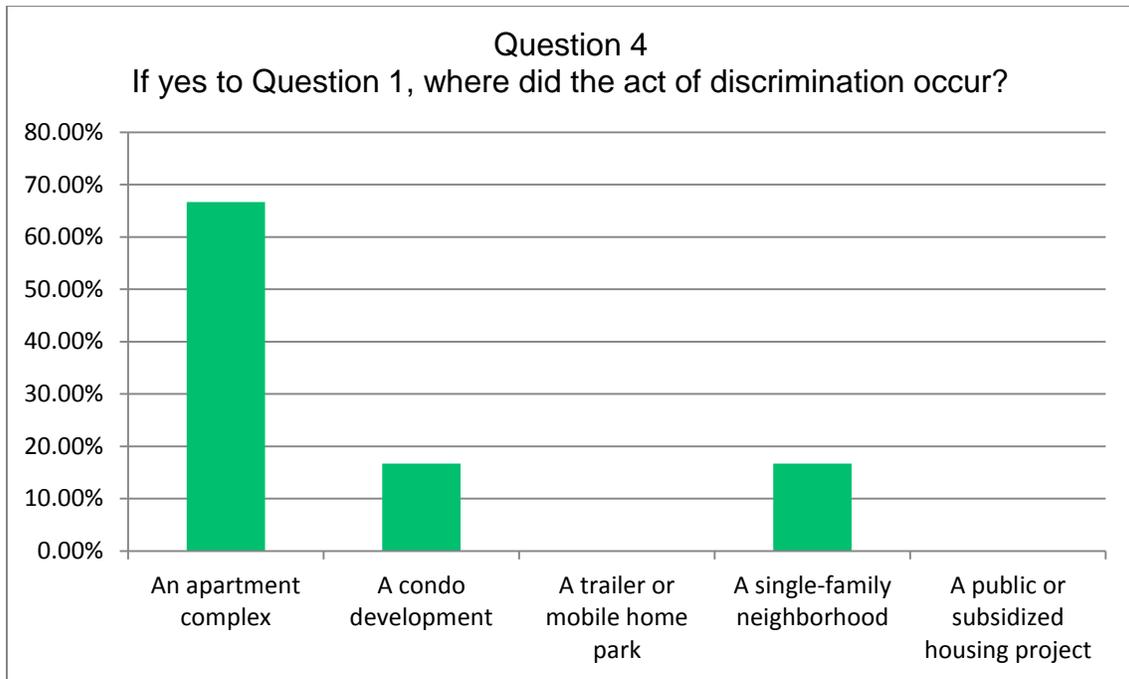
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To gain insight into resident perspectives of fair housing practices in Upland, the City released a “City of Upland – Analysis of Impediments to Fair Housing Choice Survey” to residents in September 2018. The survey consisted of 50 questions related to fair housing issues, community planning needs (such as access to healthcare, transportation, and quality food choices, etc.), questions regarding city schools and questions about the job market. Many of the questions were open-ended, allowing the community to provide additional comments beyond simply answering “yes or no.” The survey was published in English and in Spanish with copies available to the public and accessible at City Hall, community meetings, public libraries and other public facilities. Links to the electronic version of the survey were publicized in the public notice for community participation, through email list-serves as well as through the City’s Facebook page. The survey response period was open for approximately 30 days. During that time, 153 responses were received, many of which contained additional feedback via the open-ended questions.

The survey results for all 50 questions are included below. The responses to open-ended questions were lightly edited for readability and formatting. Unintelligible responses and responses containing inappropriate language were removed.

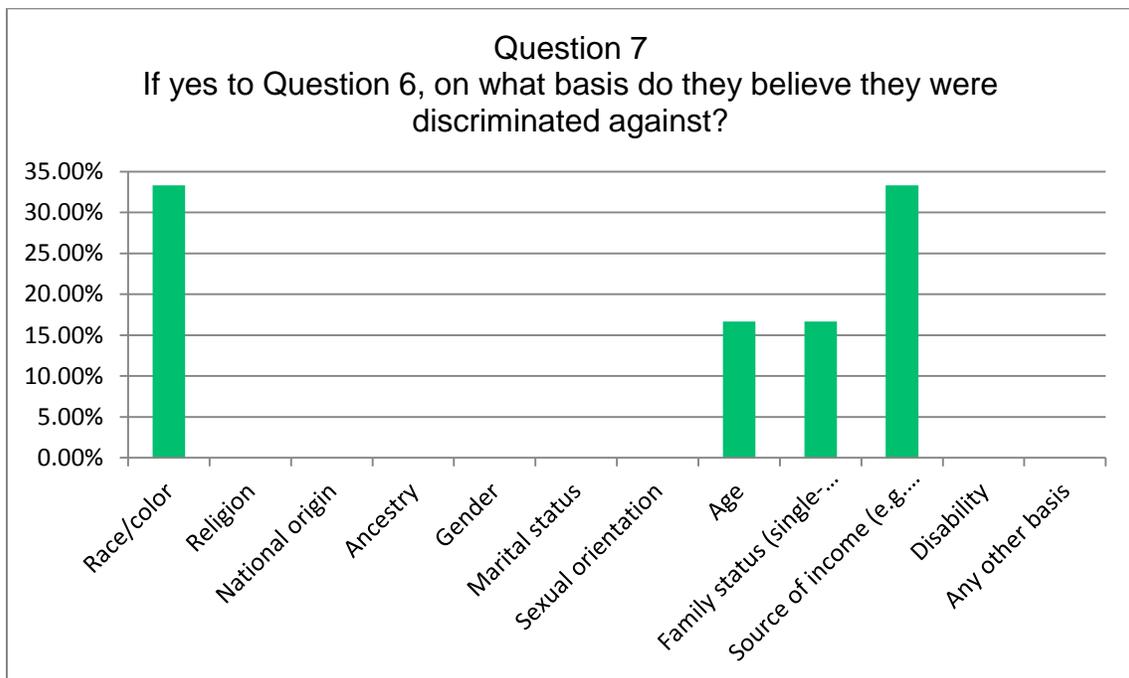
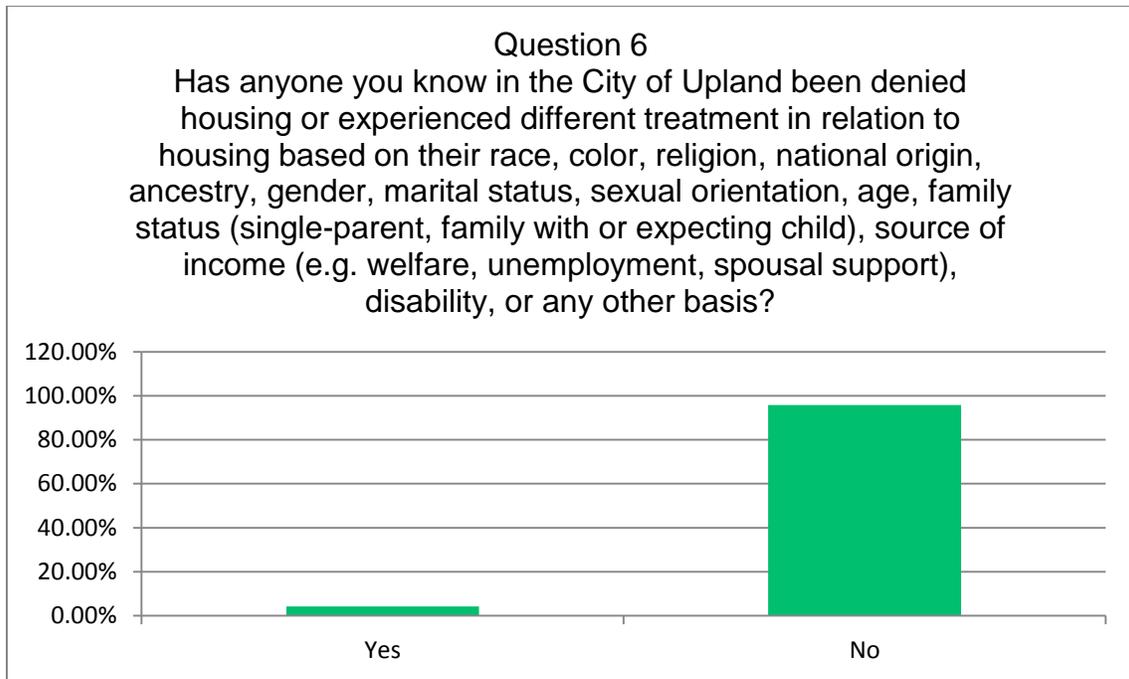


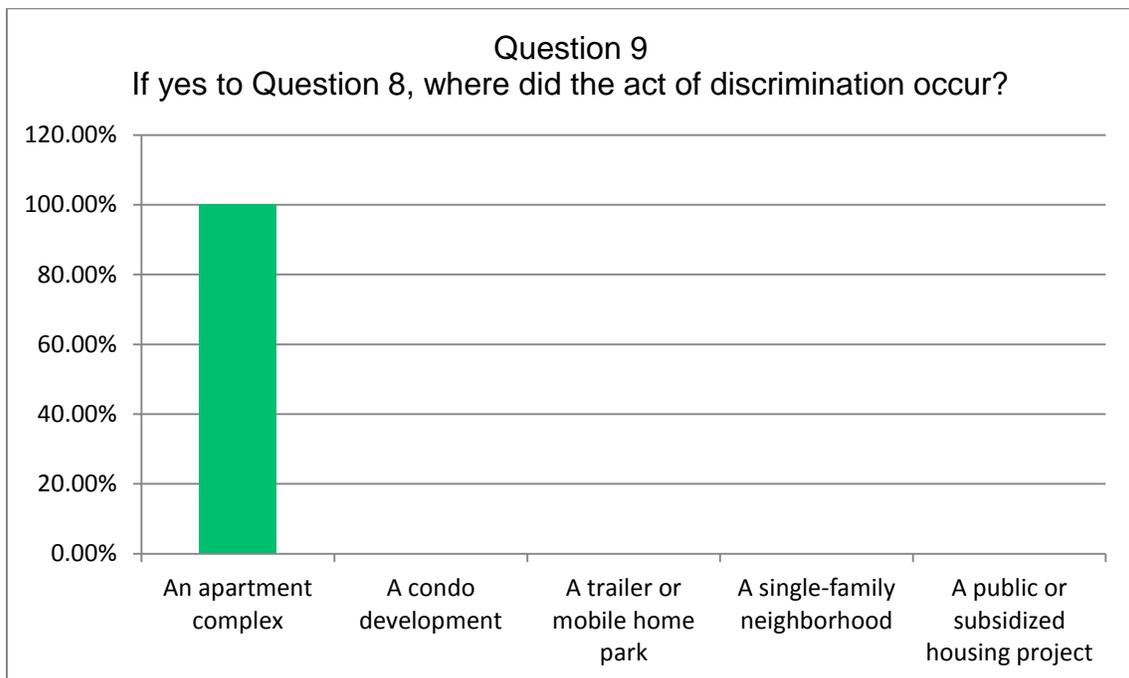
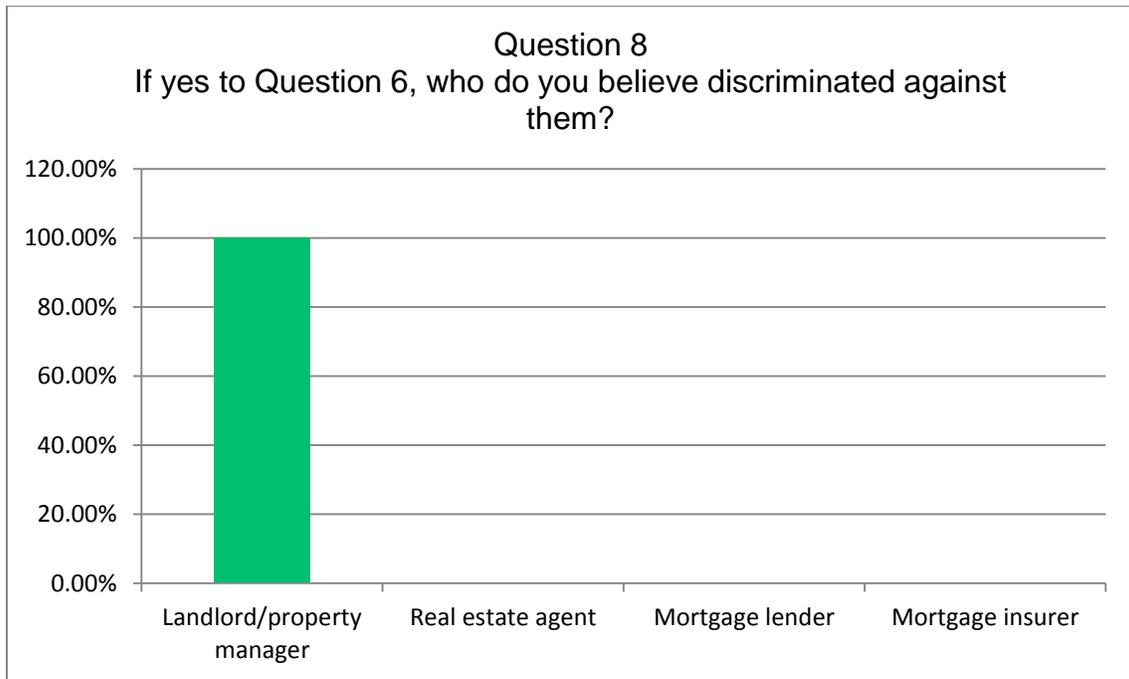


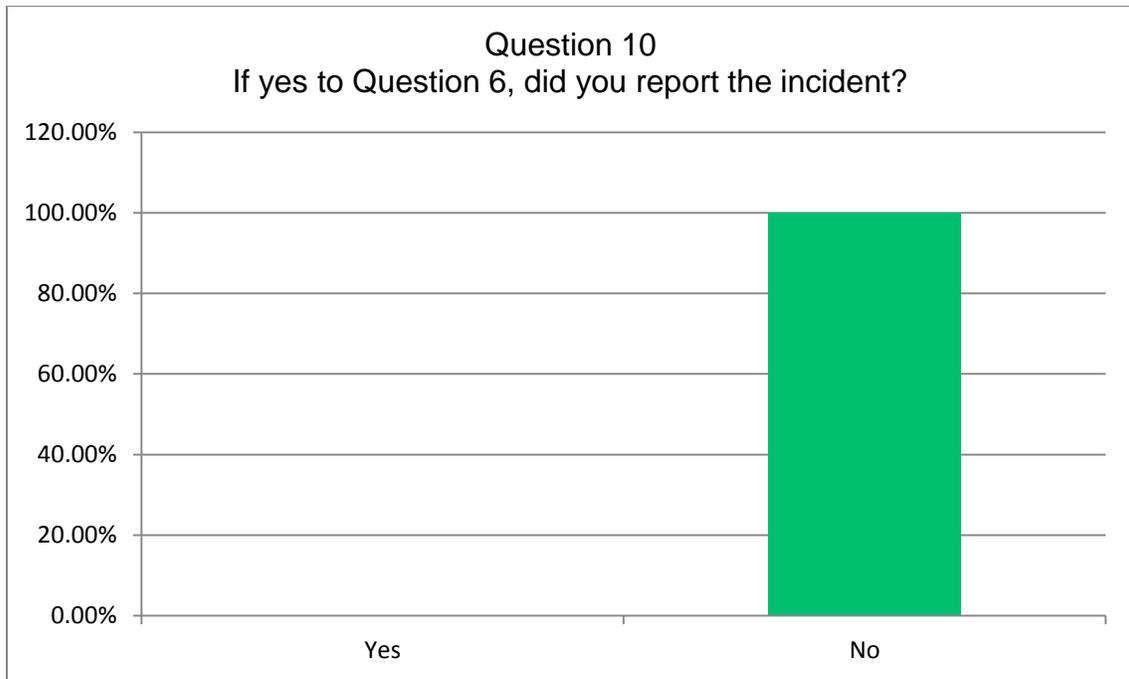


If no, why not?

- Just figured it wouldn't make any difference in a mostly racist city.
- Because looking for housing was my first need at the time.

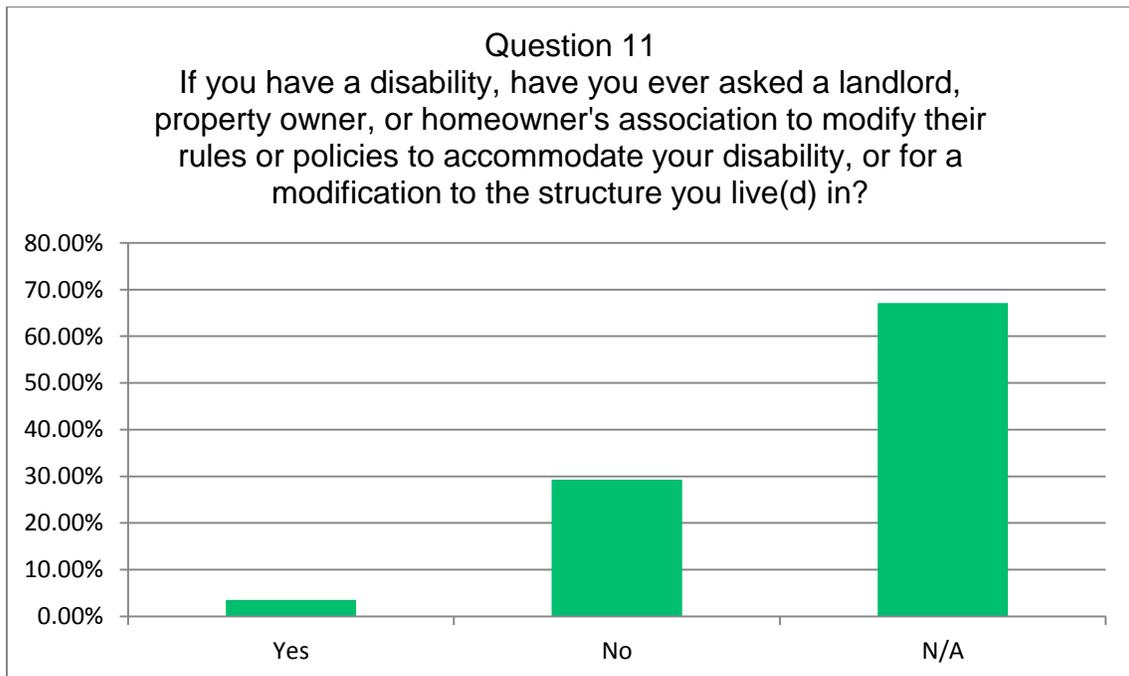


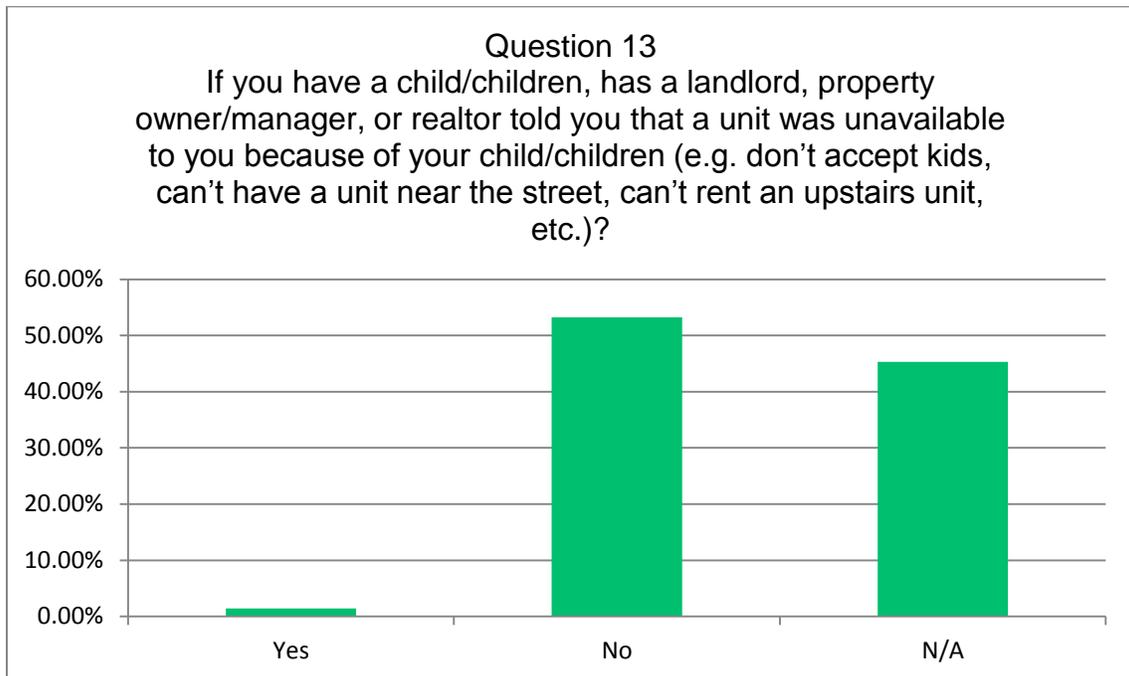
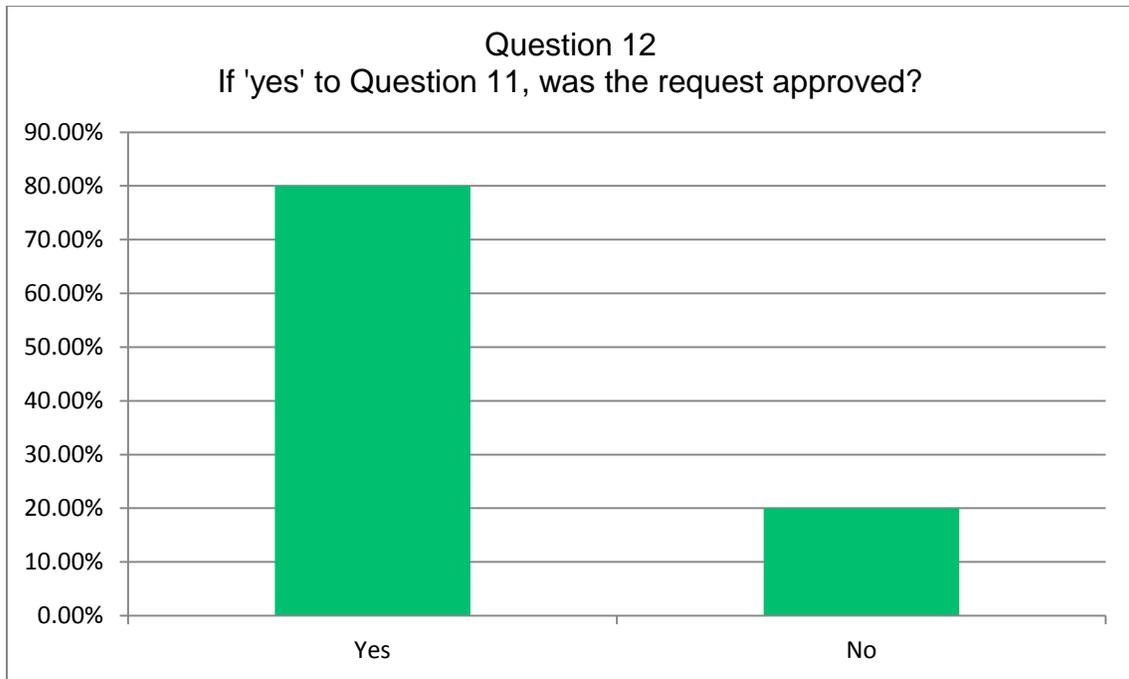




If no, why not?

- The person asked me not to and they found other housing arrangements.





## Question 14

What barriers do you see in the housing market that would impact or impede someone's ability to rent, purchase, secure financing to purchase, or insure housing in the City of Upland?

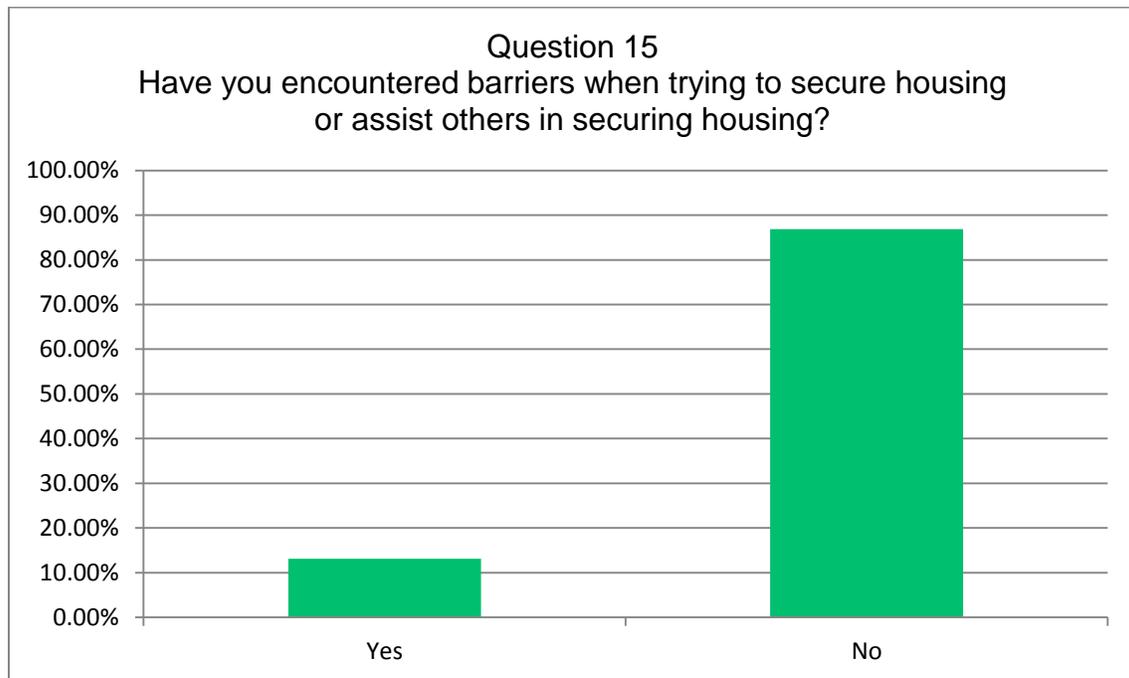
## Open-ended responses:

- There is no way to know...
- Water, Electricity & Taxes are too high. It's hard to make it.
- Landlords refusing to accept Section 8 vouchers.
- The cost of living sky rockets but wages stay the same. It makes it impossible for a middle class family to afford rent.
- High rents and high prices on houses.
- Houses are very expensive and also renting an apartment. You cannot find a 1 bedroom apartment in Upland or the surrounding areas for under \$1300 a month. Every year rent is increased by \$50. When will it stop?
- Cost. Let's face it. Southern California is unaffordable.
- Many people were adversely affected by the terrible recession from 2008 through 2015 through no fault of their own. Obtaining credit can be difficult or impossible.
- High cost of rents would impact the ability of someone to rent in Upland.
- If you can't afford to rent or buy in Upland.
- The only barrier is whether someone can afford the property and has good credit.
- None. I have never heard of this issue in the City of Upland. My family is of mixed race and never had an issue in our community. I'm actually a bit surprised of this questionnaire.
- Rent way to high. Just greed.
- Income is the biggest factor in determining if someone can rent an apartment.
- None. I think it is fair, and unbiased.
- For rentals: family composition, source of income. I can't speak on issues with purchasing, financing or insurance.
- We have such a diverse neighborhood, I can't imagine what those might be, or if they are impacting folks.
- My wife and I have been trying to buy a house in Upland for years. We are a hard working couple with three beautiful children. Unfortunately we have not been successful due to the ridiculously high prices and when we do put in an offer we can afford, we get beat out by greedy investors. Every house I have bid on in Upland, and there have been several, I eventually see a white family moving in. Don't get me wrong; white, brown, black it doesn't matter to me, but there definitely seems to be a pattern in this great City of Upland which we so desperately want to be a part of. Anyway just my opinion I could be all wrong.
- The only barrier is picking a city you can't afford. There are plenty of communities in the surrounding area that are less expensive.

- None.
- None. Upland already offers section 8 housing both in the south west part and south east part of the City. Compared to surrounding areas, there's a good range in home prices that makes it feasible for families to buy a home in Upland.
- Any efforts to use indelible characteristics to make policy.
- Housing as a percentage of income is far too high. Middle income families making \$40-60k per year cannot afford anything in the city. We need young workers and young families with children to continue to support our schools.
- It is possible that discrimination practices exist due to explicit or implicit bias on the part of lenders, sellers, landlords, realtors, etc.
- Laziness.
- Housing prices are at an all-time high. Hard to save for a down payment when rents keep rising and the cost of living keeps going up. Things like gasoline keep increasing making my budget get smaller.
- I believe people should have affordable housing young people starting out now can't afford it.
- Housing prices are so high (both renting and owning) that many people cannot afford to live in Upland.
- Overall cost. To move into a house you need first and last month's rent plus a deposit. If the rent is 2400 that's 4800 to move in and that is usually not just an amount you have on hand. Not to mention if you have a pet it is even more. As far as buying a house, even if you have the money to pay the mortgage, a down payment on a 500 thousand dollar house is 100k.
- The barriers are that today people don't want to work to improve their situation. Now they expect government programs to do that for them.
- The cost of housing, HOA'S/leasing agents unfamiliar with current laws of discrimination.
- Normal market functions based on supply and demand. These forces are not new nor evil. If you want better and larger housing for an affordable amount, one must consider moving away from an urban area. Hold true in LA area, Chicago, NYC, Atlanta, Omaha....
- I believe the true barrier that impacts or impedes someone's ability to rent, purchase, secure financing to purchase, or rent upland has nothing to do with your race, gender, religion etc. the true barrier is the fundamental understanding of personal finances coupled with understanding the long-term financial consequences of fiscal irresponsibility.
- Economics, income, gender.
- None we are overcrowded already...leave the existing housing...don't continue building residential/apartments/condos we don't have the means to take care of more people!
- As a property owner, we have the right to rent to the people we get a gut feeling that will pay on time, not create disturbances that impact surrounding neighbors and not destroy our property causing thousands in damage to the owner.

- The City is the biggest violator, they don't have the required number of handicapped parking spaces in many of the shopping centers in the city, the police do not patrol the spaces that are available, on any given day, you will find individuals parked in handicap spaces without a tag or plates, (I'll be just a minute isn't a handicap when I last checked.) The city police and workers park in the spots. The city doesn't have disability accessible sidewalks. I was told that I needed to use residence's driveways as the sidewalk accessibility and to use the road if there were no ramps. The post office doesn't have anywhere for handicap individuals to set when they need to do business in the post office and refuse to put the benches back that were there at one time. Our police, fire and city workers park in the handicap places when on breaks, to run into the bathrooms act. The renovation of Memorial Park Rose Garden isn't handicap friendly, there are not ramps to get into the garden and the walk ways are all dirt and not useable for wheelchairs and walkers. The city is the biggest violator and discriminator. Do as I say not as I do is the policy of the city, police, county fire and city workers.
- Generally it seems for a private buyer to purchase is unlikely due to the fact that real estate companies buy out homes last minute to make their commission.
- Rental prices are sky high in Upland and all over the region. My college aged children are worried about being able to afford any type of housing after graduation. Home prices are also high, but at least interest rates are still fairly low.
- First off, the credit score issue is ridiculous, even if the income is there, to pay a rent or mortgage, a person is still denied, that doesn't make sense, it will only cause more homelessness to good people. Credit check fees are also insane in price; we just wasted \$100 on a credit check just to be told 30 minutes later that we did not qualify for an apartment. How sad. Upland and surrounding cities are making it difficult for people.
- Money, or rather lack of it.
- No barriers present.
- Price. Income to debt ratio. Low paying job. Lack of availability.
- None at all. There are already laws in place, so why this questioning. I am more concerned that our black Chief of Police is discriminating against our Hispanic candidate running for office!
- The cost of housing and the desire to maintain the property values of current homeowners which can be affected by rental or low-income housing in the area.
- The fact that congress has a lower limit on FHA mortgages compared to L.A. County. They lump Upland in with Blythe, Adelanto, Colton and other far less expensive areas and not Claremont or San Dimas.
- Income and savings vs overpriced housing.
- The number one barrier to housing is affordability in almost every city in California.
- Housing is way too expensive! And a lot of places require 3x the rent. Normal everyday people don't make that. It is way too easy for people living off Gov't assistance to have housing while we working class have to struggle. Not fair.
- I see no impediments.
- Currently, there is a shortage of rental units in Upland and affordable rental units are even more difficult to come by.

- None!
- There is no problem. Upland needs to remain a beautiful place with beautiful houses. Like Claremont.
- Nothing, other than underachievers trying to force producers to give away the hard earned gains of their toil.
- I have no idea.
- Unaffordable rates, unsafe neighborhoods.
- Prices are very high. I’m homeless because i cannot find a place i can afford so i live on streets. It is too expensive.
- The high cost of renting and purchasing a home in the City of Upland.
- Lack of affordable housing.

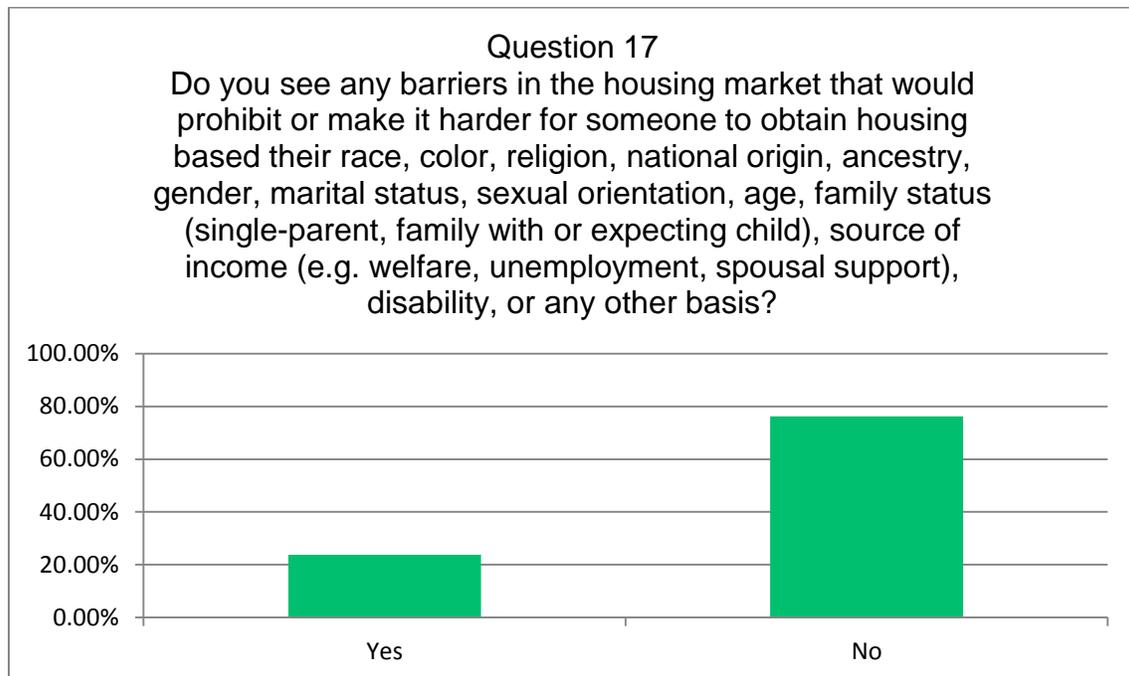


**Question 16**  
If yes to question 15, what barriers?

Open-ended responses:

- Several owners have been very vocal about not wanting to rent to a family with children.
- Extremely high prices and real estate investors.

- Landlords who won't even give you the time of day when you have an eviction on your credit from over 5 years ago. Things change a lot in 5 years and being able to rent an apartment should be based on current income and length of time you've been employed.
- Cost.
- Poor Financial choices in my younger days which snowballed into mountain is hurtles I had to overcome. All of which could've been avoided had I understood what I was doing when I was younger.
- FICO scores too low due to being irresponsible when younger.
- Not having the greatest credit, and credit application fee's amounts are insanely high.
- There is currently a shortage of available rental units in Upland and affordable rental units are even more difficult to come by.
- Credit.
- Long waiting lists.
- Unaffordable housing, lack of affordable housing, unsafe neighborhoods.
- Assisting others with old evictions.
- My credit, even though i have no eviction at all and my credit is not that bad but I'm denied. It's not right i have no evictions.
- Not enough available housing, too much competition.
- Rent is way too high.



Question 18  
If yes to question 17, what barriers?

## Open-ended responses:

- High rents.
- Income.
- City leadership has become intolerant of the less fortunate.
- It's very difficult to get financing for a house in this market and for sure the source of your income matters.
- Family composition, source of income.
- I believe some owners discriminate based on color, but use other means to avoid renting to people of color, such as requiring high deposits.
- In the past couple of years, I've noticed that many residents in Upland are less tolerant of diversity. There is a nasty tone and an unacceptable edge in local politics that was not noticeable when we bought our home here in 2009. Had we known what people in North Upland are really like (now that they have been unleashed in the Trump era), we would not have bought a house here in Upland. Thus because of the horrible tone in local politics and disgusting discourse from many citizens in Upland, I absolutely expect that there are racist and discriminatory actions going on in the housing market in Upland. Because we own our own home, I haven't been personally subjected to it. But I 100 percent believe it is going on. Good luck in trying to do something about racism and tribalism in Upland.
- Race.
- Just about every factor was listed in the question.
- The high price of housing.
- Explicit / implicit bias on the part of lenders, sellers, landlords, etc.
- The cost of water services.
- Sources of income.
- Cost.
- The fact that the city discriminates against handicapped individuals with its policies and how it police, and city workers violate the parking regulations for handicap and do not enforce the handicap parking. The police are not familiar with the state of California's regulations on harassment of the elderly and individuals with disabilities and allow these groups to be harassed in public and refuse to enforce the laws of the state.
- Cost of rent and sales prices. Very hard to afford anything in Upland if you are young, single, have children, are disabled etc.
- Income and race.
- Now they are requiring people to make at least 3 times the rent, even with a full time job or two full time Jobs, that makes it nearly impossible. Unless people are making well over minimum wage.
- Very high home prices.

- Landlords may be reluctant to rent to tenants without secure income which may result in non-payment. This, in turn, can affect property maintenance and ultimately the neighborhood.
- Income - Again, there is a shortage of available rental units, but affordable and available rentals are even more difficult to come by. Buying in Upland is just a dream for many. Prices are not very affordable, particularly for the working poor.
- Applicant's income.
- Bias.
- Unaffordable housing, lack of affordable housing, unsafe neighborhoods.
- All that is mentioned on question.
- If a mother has a lot of kids she gets denied very quickly.

Question 19

What suggestions do you have for increasing housing or homeownership opportunities in the City of Upland?

Open-ended responses:

- Reduce the cost of water, electricity, garbage and taxes.
- To increase housing opportunities we need to have more low income housing built.
- Gear programs towards the working class families with children. Whose income does not exceed 60,000.00 annually. Offer incentives to first time homebuyers and pay for all closing costs.
- Make housing affordable.
- Make houses less expensive.
- Consider funding silent second mortgages on the purchase of a home for people of low income. It could accrue interest but would not be payable for 15 years or when the home is sold.
- Decrease rent.
- Rent with option to buy. Rent paid going toward down payment.
- Do not increase housing or homeownership.
- Fund first time homebuyer programs with the housing fund.
- Do unto others as you would have done unto you.
- Create better paying jobs so people can afford rents.
- Where have you seen that there is an issue with fair housing in the City of Upland? I see all different races in our community that either own or rent. Again, where has there been an issue with this in Upland?
- There is nothing the City can do we do not need more housing.
- More housing units.
- Making it more affordable and lowering the prices of water consumption.
- Down payment assistance.

- Perhaps help owners to be more aware of housing anti-discrimination laws. Many don't even seem to realize that they are not legally supposed to say things like "will not rent to families with children."
- The City should pursue grants available to develop low cost housing- Ontario just received such a grant.
- More homes is preferable but if that can't be done then more condos/town homes need to be built. That encourages ownership and at a slightly lower purchasing price compared to so many apartments that are not maintained and bring in a less desirable dweller. Not that Upland shouldn't have apartments but they need to be higher end.
- Make Upland Nice Again.
- Stop greedy investors and make homes more affordable. Just give hard working people of all races a fighting chance at the American dream!
- Remove the rundown apartment buildings and build a new home community.
- I don't believe we need addition low-income housing.
- Stop nickel and diming people who actually want to own a home here. "Minority" status has little to do with it. People who work for the "American dream" aren't going to choose to buy in a rundown city full of transients, where their utilities/taxes are through the roof. Those that have a home here aren't going to stay for long.
- Control rent & provide affordable housing.
- Capitalism and don't use indelible characteristics to make policy. Using words such as inclusion and diversity is only a way to disguise unequal treatment.
- Be willing to stay firm when faced with the "NIMBY" (not in my back yard) protests that occur when housing assistance is placed north of 16th street.
- We must allow building at a denser rate.
- Leave it alone. Let the market dictate prices and try not to inject artificial stimuli. Resolve other real issues that are more pressing and are really considered important like crime, out of control water rate, crowded schools, etc.
- Affordable water, utilities
- Not sure.
- Take care of our roads that are in need of repaving.
- Address the trip hazard sidewalks.
- Make the city a less desirable place for the homeless.
- Programs for teachers or other public servants to lower down payment costs.
- Be financially responsible if you wish to buy a home. You have to have your priorities in order.
- More housing that is affordable.
- Market unused vacant areas after considering economics of capital for services required vs. capital provided by developer, and; will on going services be paid for by prospective homeowners via taxes/fees. It is not, however; a requirement that low cost or any cost housing be jammed into Upland. The market will sort housing out.
- Having the City address this issue is like training for a marathon for a year and the day of the marathon never having actually ran a single step and expecting to win! It's not the

city job to do this but perhaps changing the way young people are taught about personal finances. This would involve school districts, public private partnership between the city and financial institutions, variety of different outreach opportunities would benefit people and increase their chances of buying the home of their dreams.

- The City is overcrowded as it is.
- Opportunity for higher wages, rent control.
- We are full!! Please don't build these cookie cutter apartments/condos/townhomes. They look awful.
- None there is already plenty.
- Our police and city workers need to be more responsive to the needs of the handicap in the city. Upland gets an F- for its efforts.
- Create a user friendly app that shows homes and apartments for rent including general contact info etc.
- Allow more affordable housing to be built. Have down payment grant funds available for low income families. Allow property owners to build second dwellings on their property. Allow higher density units to be built. Allow "tiny homes" within the city.
- More affordable housing and focus on southern uplands resident's needs.
- Stop building apartment buildings everywhere. Put effort into revitalizing older neighborhoods with smaller homes so first time buyers (i.e. young families) are attracted to them. Put effort into stopping crime and removing blight from the city. The more people get away with smaller infractions the bolder they become to committing larger offenses.
- I think that way to many so called luxury apartments are being built in Upland, catering to those in a higher income bracket, Upland need's to slow it's row on that, we need more affordable housing for low to medium income families. The city will actually lose money by only catering to the rich. It's not fair.
- Upland does not need any more crammed together houses which contribute to higher crime.
- More senior apartments.
- I don't think it is appropriate to increase housing at this time due to water restrictions and drought conditions.
- Home ownership is based on income. If you can't afford it you shouldn't be approved for a loan. That's what caused the 2008 recession.
- Have a good job and credit.
- Let's begin with our African American Chief of Police quitting his slanderous remarks about one of our Hispanic candidates running for city council.
- Do we need to increase housing in Upland? It seems as though almost every area is already developed.
- Increase min wage to \$60.00 an hour.
- Fixing the city budget. Making the downtown more appealing and fun.
- Increase access to down payment assistance or development of affordable housing.

- Make the qualifications easier for the honest working folk. And harder on the lazy people living off government assistance.
- More centralized AC units in homes.
- Encourage rental property owners to accept more programs such as Section 8, look for more federally funded programs that assist first time buyers.
- Bring infrastructure first!
- Work harder so one can afford a nice house. We lived in Montclair until we saved enough money to move to Upland.
- Work hard and earn their station in life through discipline and sacrifice.
- More Section 8 opportunities
- Lower the prices why is it so expensive to live in this state.
- Down payment assistance for middle income families.
- Build multifamily units.

Question 20

What barriers, if any, do you see to establishing a requirement that new housing developments in the City of Upland have a set-aside for low-income households?

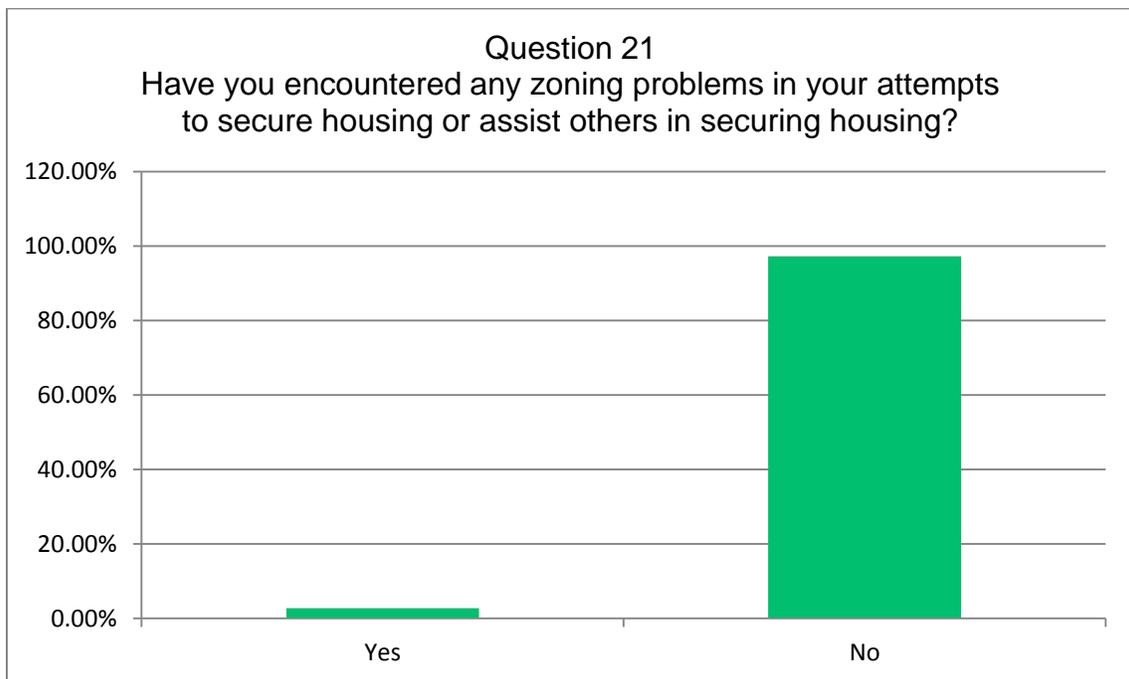
Open-ended responses:

- It's a good idea.
- Some don't want to rent to low income people or Section 8 people.
- Cost impact. Let's face it: nothing is free. If some units are set aside for low income, every other unit will be impacted with a higher price.
- Good idea as long as there is no criminal record. Honest, hardworking people with low income should be able to buy a home.
- Too many people living here now. Stop building on every square inch.
- Developers may not want to build in Upland if such a requirement is added.
- Poor leadership.
- Requiring low income housing drives up the average cost of housing. Some people have to pay more to subsidize lower rents.
- I do not think that there should be more low income housing in Upland unless they are for Seniors Citizens.
- Public opinion will be strongly against this. There will be a lot of backlash from higher income citizens. I wouldn't be surprised if some council members opposed this as well.
- Community attitude. Based on what I read in the news and in social media, many vocal residents are against lower cost housing because they think it will bring crime and blight. But the City should do it anyway because it's the right thing to do.

- Upland already has way too many. The apartments both north and south of 9th street east of campus are all low income. The apartments off of arrow west of Euclid are all low income.
- The wonderful citizens of Upland will oppose it. They don't want anyone to move into Upland and only want people who have lived here for 600 years to run for City Council and be on the planning commission and school board.
- They should not be low-budget, unappealing, and unkempt properties. I feel like that is a common path for low-income housing. Require a certain standard of upkeep.
- The City of Upland doesn't need any addition low-income housing. It is currently meeting the Federal mandates.
- Land of the free? We shouldn't be required to set aside anything for anyone. I'm a gay and disabled and worked my ass off with two jobs to own a home here where my son could have a nice place to grow up.
- Although I am not against affordable housing, many people in this city are because they are afraid of low-income residents. Residents need to be educated on the benefits of low-income housing for all Upland residents So that they will hopefully embrace it.
- Common sense. Free market rather than nanny state.
- Protests from residents.
- This is a silly question. A trick question. It is assuming that low-income housing is a problem. The reason why I do not live in Newport Beach is because I cannot afford it. Should they come up with a lower cost housing program for mid-level income earners to afford a beach house? Sounds silly? Well so is a low income-housing anywhere. Why don't you offer education and training instead so people are able to afford homes in the cities they like. No one should be guaranteed a home in a certain City but they have to earn it themselves. Also, who gets to pick who gets to live in low income housing? Will this be available to all low income family? Isn't this Unfair if you offer to some and not others? Think really hard about this. Solve other real problems than this non-problem.
- Low-income households have reputations for being high crime areas and some of the members of the public may push back on having such developments in their neighborhoods.
- None.
- It seems that cities are only interested in luxury apartments that cost too much
- I think this is a great idea, but I wonder whether our City Council would approve this.
- I don't agree with this.
- None.
- Low income housing in Upland does not seem to have encountered any barriers.
- I don't feel that is necessary. We all have the same opportunity to own a home. People just need to work hard to obtain the things that they want and need. We should not be relying on handouts.
- I think it's great, but since the new units are so expensive, people may not want to rent where there is low-income housing become of preconceived notions of "who" low income renters are.

- Available land.
- The barrier is natural market forces. If you force a set-aside, you will diminish the quality of the primary development or turn developers away to other markets. Does Upland know that its citizens want, demand so-called affordable housing?
- None.
- The standard of living will go down.
- We already have them. I have to pay a lot of money and taxes to live here.
- The reputations (some rightful and some unfair) that these kinds of developments have for undesirable behavior from the tenants and the kinds of people and behaviors that begin to enter the area.
- There is already enough low income housing.
- Upland builds massive houses, homes that the average person cannot afford, the city needs more affordable housing by building homes in the 1000 to 1500 sq ft range and pricing them in the \$400,000 to \$450,000 so younger buyers can afford the homes.
- This should be thoroughly researched before implementing. It may raise the cost of new build housing where it is unreachable for the vast majority of potential home buyers.
- We should not have rules for building a certain number of low income housing in return for building regular housing. How about having a plan of building smaller communities with smaller homes options for first time buyers or downsizing folks? Instead of 4+ bedroom communities with giant pricing try 2-3 bedroom communities that are single family homes NOT condos. That would attract both those starting out and those that want something smaller in return they would be selling their larger homes to families needing something bigger.
- Like I said previously, Upland is catering to the so called upper class, and ignoring the hard working lower income class. Things need to change, why do you think there are so many homeless in Upland now? I first moved here in the early 90s, and the city was so much more family-oriented, affordable and I never saw homelessness, especially like it is now, it's becoming cold and dirty. Is that what Upland is striving for these days?
- I fully support! I live in North Upland but sick of these entitled residents point of view becoming city policy. I want a city of gracious living that shows grace for all and inclusiveness.
- There are too many crammed together houses now in Upland, we don't need anymore.
- I do not believe such a requirement is necessary or advisable.
- Low income households should be maintained in existing sites. We need to attract new developments and placing low income requirements will scare off new builders. Besides all of the Federal laws already cover necessary items in regards to low income housing.
- Not necessary.
- If you can't afford the city, do what I did. Move to a cheaper city!
- It would depend on the percentage of low-income set-asides. If the number is too high it will negatively impact the entire community.
- Why must we do this?

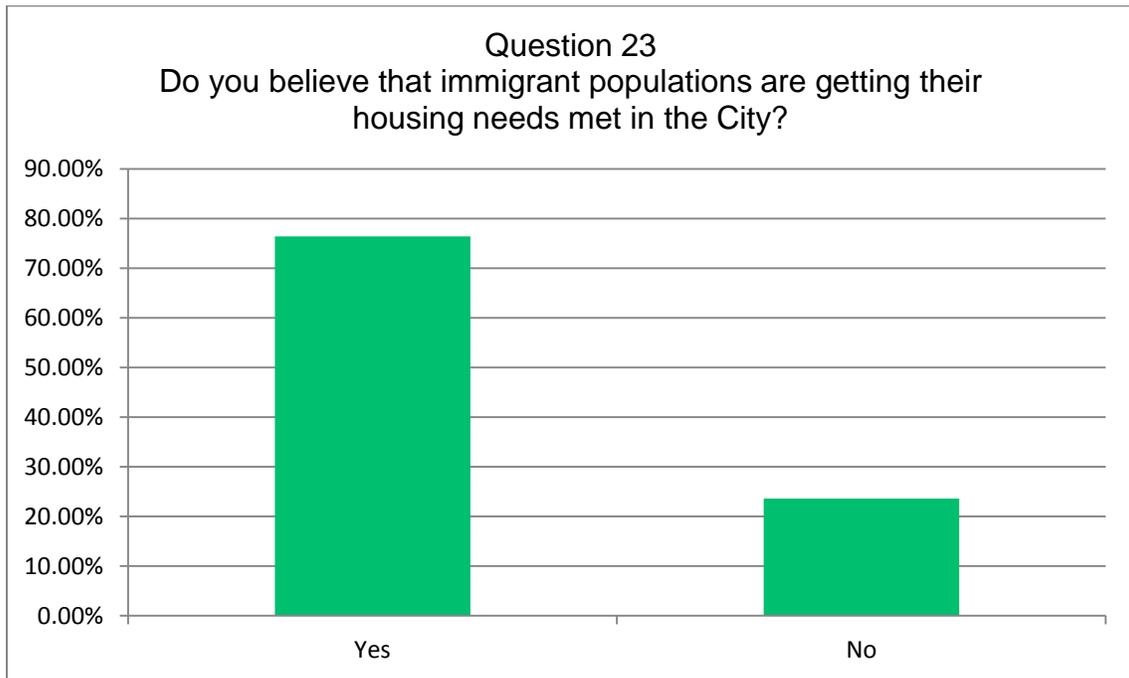
- I don't think that most residents would allow an Inclusionary Housing Ordinance to go forward. At least the vocal ones would not allow it.
- Low income is good as long as it's the working low income. Not the lazy life off the Gov't low income.
- The biggest barrier for these types of requirements is that many Upland residents have a “not in my neighborhood” mentality; they don’t want “poor” people living next door.
- Ghettos.
- Infrastructure!
- No. It just invites crime and blight.
- If there is no eviction on my report or criminals activities why deny me?
- Pardon evictions because some low income families have evictions due to landlords raising rent and the family could no longer afford the rent due to the original lease agreement changed.
- That would be great.



**Question 22**  
If yes to Question 21, what problems?

Open-ended responses:

- I have section 8 and they don't want to rent to people with section 8.
- Inability to operate a home based business.
- Pain in the ass city employees who don't follow up.



**Question 24**  
If no to Question 23, why not and what can be done to increase housing opportunities for immigrants?

Open-ended responses:

- There is no way to know...
- An ordinance prohibiting landlords from seeking immigration status.
- Better leadership.
- Immigrants who make enough money are able to find housing in Upland.
- Community outreach and development of low cost housing through grants.

- Be nice to them. Don't arrest them. Don't kick them out. Don't call ICE. Don't call Trump.
- Decrease the stigma held against immigrants.
- It is too expensive.
- I only chose no because there was not an "I don't know" option. I have concerns about the design of this survey.
- Again, I believe cost is a big issue. Immigrants might not be able to afford it. Setting aside some low income housing would help.
- I said no because I don't understand your question please define immigrant population? If the question is referring to an immigrant as a first generation person living in Upland weather was the family have single I see many ethnic groups in our community with not only a nice home but nice cars as well I don't think immigrant population is financially struggling in Upland or at least it's not evident.
- Housing is available to all who can afford it.
- Why is it our obligation to do this?
- Be inclusive and welcoming. The SB56 vote went a long way to ruin that for immigrants.
- Do not need houses for illegal immigrants.
- They are not being met because the loudest voices in Upland are anti-immigrant. We need leaders in our City who understand are able to help facilitate inclusivity, so that the minds of people will, hopefully, change and they will stop being afraid of people who are "different" than they are.
- I'm not sure regarding the topic.
- Help them find jobs and gain legal status.
- Cost of housing.
- Not sure.
- Just because they are not legal does not mean the cant have housing.

Question 25

What suggestions do you have for creating diverse and inclusive neighborhoods throughout the City of Upland?

Open-ended responses:

- I believe the needs of diverse populations are being met.
- Don't worry about creating diversity, it already exists.
- It comes down to affordability.
- It already seems diverse and inclusive to me.
- Stop this. You will make the "Good" people leave and let the trash in.
- Be more welcoming...live graciously!
- Neighborhoods are extremely diverse already.
- Put an apartment building north of 16th street.

- Community outreach programs and events that cater to those families so they can invite potential homeowners that meet the criteria to purchase a home in the area.
- The City could take a leadership role in conducting community meetings for all segments of the population to break down barriers. The City should proactively pursue low income housing grants.
- The city needs to be realistic. This isn't the small affluent wealthy quiet town of the 70s, 80s and 90s. Upland isn't set up to keep up with Rancho or Ontario or even Fontana. It's not Claremont or La Verne. We are more like Azusa or Monrovia now. Embrace the diversity and evolve with the times.
- Any citizen who works hard, will see the benefits of coming to our City.
- Our neighborhoods are diverse. There is not one type of people who live here.
- Increase civic participation and community events in all Upland neighborhoods.
- I already see diverse neighborhoods in the city. I am Hispanic, have Hispanic, Asian, African American and Caucasian neighbors. We live above 21st and Mountain.
- Stop using racism to solve perceived racism. Equal opportunity does not mean equal results.
- Low income single family homes.
- Let it happen naturally. This is not the government's job to fix (if there's an actual diversity problem at all). We are in California!
- Create a diverse and inclusive City Council.
- More events that are inclusive of diversity such as various celebrations and events. Also encourage small businesses, independent shops, independent restaurants that are diverse.
- More city sponsored multi-cultural events like festivals, food tours, etc. Copy what Ontario is doing in their downtown and Town square.
- I suggest not putting this below Foothill the people that live below Foothill have all the apartments and there's nothing hardly above Foothill that has Apartments why should we get burden with this.
- I feel that they are diverse now.
- Leave the government out of it. You cannot mandate what you refer to as inclusive and diverse.
- I feel that our neighborhoods are already diverse. The street I live on has many different races and nationalities.
- Support region skilled job growth. Support technical schools and community colleges. Let the market be open to provide hi income jobs for people who will then have the income to afford buying in a natural housing market.
- Again your question implies there's a problem. I am not aware that our communities in Upland are or are not having diversity or in constant issues in our neighborhoods. Perhaps I'm wrong but I can't make a suggestion unless I know what the problem is.
- Free trade. If you can afford it get it. If you can't go somewhere else.
- Make sure that housing openings - whether homes for sale or apartments for rent - are advertised in areas and publications that address a variety of populations.

- Is this a joke? The poor and minorities get the breaks in the city now. If you are a young white family, good luck at buying a home.
- Affordability is the number one road block for renters and buyers and leads to less diverse and inclusive neighborhoods.
- I cannot believe you are asking these questions. It is in and of itself discrimination.
- I'm hoping district representation helps. The city needs a vision and master plan that speaks to inclusive priorities and valuing diversity.
- Everyone should have a roof over their heads, and be able to obtain jobs with decent living wages.
- People tend to flock to their own kind so it is common for people to want to move wherever they feel connected. That is why you see neighborhoods with all the same race. No matter what that race is.
- I do not believe this is necessary.
- Find an affordable house and gain equity then move to your desired city.
- Eliminate our racist chief of police.
- Upland is already a very diverse community.
- Things are diverse enough here. We don't need anymore.
- Getting the homeless out of the city.
- Bring on some leaders within the city who understand and will foster inclusivity and who are able to come up with more ideas and events to facilitate interaction between diverse groups of people.
- There is no need for it...we are a diverse city.
- Look around - we have it already.
- None of the government's business. The neighborhoods become diverse as more people embrace hard work and disciplined lifestyles.
- Offer a variety of housing options that are affordable and allow them to move into homeownership.
- Build affordable multifamily units.

Question 26

What impact have poorly maintained Real Estate Owned (bank foreclosed) properties had on our community?

Open-ended responses:

- There is no way to know...
- Property value down.
- Lower property values. Less attractive city. Decreased revenue for much needed services. Larger burden on those who remain.
- Upland doesn't care about these properties as like in the early 1960's Pomona went from being a great city to the slums. Makes the realtors rich.

- The drop of property value.
- Banks should be required to maintain properties and turn them quickly.
- None.
- Significant amount because they're rarely maintained in good condition. Usually a safe haven for squatters. Need more security.
- Reduced property values and detracts from the appearance of the City. There seems to be little code enforcement in Upland. For all the talk of Upland being the “City of Gracious Living” I’m surprised the Council does not make this a priority.
- Not really aware of many.
- None.
- Not sure how to spot one. Some people just typically keep their house poorly maintained.
- I don’t believe it has affected our City.
- We have had a few in our neighborhood over the years, but most have been purchased by new owners. Sadly, as houses get turned over faster, many neighbors have opted to cut down their beautiful and mature trees which can never be replaced.
- None. Hey, maybe if they’re cheap enough, someone might actually buy them and live in them. We should go to the banks about this and inquire why they aren’t selling these potential homes.
- Right now, everything seems to sell. In the past turndowns, properties in the southern part of the city were definitely unmaintained while houses in the North part were kept maintained.
- None. They are often picked up by investors and flipped.
- They’ve been a blight and created unstable, unsafe neighborhoods.
- The fact they are not fined for the maintenance to the yards long before they become an eyesore.
- We have one on our block. The house is in pre-foreclosure and the yard look horrible and it’s an eyesore. We need to have ways to get those that are not paying their mortgage out of their homes quicker. Allowing them to stay for months just brings down the neighborhoods when they let the property go and it becomes overgrown with weeds, etc.
- I have seen very little impact. I have mowed the lawn of a home for sale but unattended by the realtor. Isn't that part of the answer?
- Negative for the rest of the community.
- None.
- It invites squatters.
- Maintenance of the yards until they are sold.
- It encourages the alarming trend of squatters, addicts and transients to see that there is no monitoring in that area and to take advantage by starting to congregate and commit crimes there.
- It lowers property value and brings crime.

- Has made the neighborhoods depreciate in value and not go up in value. Multiple families live in single family homes when purchased and the city does not have codes to deal with this issue.
- There are not many REO's in Upland anymore. However, there are many poorly maintained homes in Upland. It brings all of our property values down. This includes dead overgrown yards. Code enforcement could do wonders to talk to home owners/tenants/landlords about cleaning up yards, graffiti, trash, simple maintenance, etc. Of course it would help if the city would lead by example and maintain roads, medians, trees, street lighting, etc.
- None that I can see.
- None.
- "They are unsightly and breed vermin
- Although I have not noted a large number of such properties, untended properties have a very negative impact on the community
- Attracting transients and blight.
- It lowers everyone's home value.
- Poorly maintained properties contribute to declines in property values and discourage new businesses from desiring to operate in Upland.
- None.
- Blight and transient squatters.
- Brought down home values.
- They should allow displaced families to temporarily live in the properties with an agreement to take care of the place until it is sold maybe with the option for the tenants to purchase.
- None recently.
- Slum lords: they take your hard earned money and don't keep the property up and when you complain about it they get rid of you quickly.

Question 27

What impact have poorly maintained investor-owned properties had on our community?

Open-ended responses:

- There is no way to know...
- It's their property they can do what they want with it.
- Some people need to spruce up their yards a little bit.
- Attracts questionable populations.
- Terrible! Less pleasant atmosphere.
- I have one next door. Makes me sick every day.
- Degrade housing stock (rental and owner occupied).

- Drop of property value.
- I have not experienced poorly maintained investor owned properties in Upland.
- None that I know.
- Blight, attraction of transients to use as shelter. Dumping grounds for waste and debris.
- Same as above. Exhibit #1 are the dirt piles on Foothill near Central. Such an embarrassment! Even if development plans are in the works, the current property owner should be required to put up fencing or perform other mitigations. The City spends money on the Foothill medians in that area to improve the streetscape appearance, yet the ugly dirt piled and substandard looking businesses are on full display. Such an eyesore!
- Eye sore and discourages newer and younger buyers. There's a movement of people in their 30s that are interested in older homes with personality and not cookie cutter. The city needs to encourage this.
- They drive up the prices making renting and ownership nearly impossible. Investors claim to be helping the community but it's only for their advantage. Zero consideration for buyers/renters. They must be controlled!
- Negative.
- Not sure how to spot one. Some people just typically keep their house poorly maintained.
- As with any poorly maintained property. Aggressive Code Enforcement will lead to recovery.
- These types of unmaintained homes have allowed our neighborhood to look more run down house-wise, however, many of these home owners have allowed the mature trees on their properties to stay and continue to beautiful the neighborhood. Although new owners help fix up the properties, they tend to cut down large mature trees without replanting them. These new owners also pollute the alley ways with concrete and paint that they have used to refurbish their homes. Trees on private property need to be protected and new owners need to be educated on the proper disposal of construction materials.
- They should be held to the same standards as a single family owner living in his home. There should be no difference. When driving through our neighborhoods you should not be able to pick out a rental versus homeowner owned.
- It encourages the alarming trend of squatters, addicts and transients to see that there is no monitoring in that area and to take advantage by starting to congregate and commit crimes there.
- Lowers property values.
- They rent to individuals that do not maintain the properties and the renters do not maintain the property at the same level as the neighborhood warrants.
- Brings down value of properties on that street.
- Poorly maintained properties, whether investor-owned or not, have a terrible impact on communities.

- Poorly maintained investor owned properties contribute to declines in property values and discourage new businesses from desiring to operate in Upland.
- Blight.
- Created unsafe neighborhoods and sub-par places for low income families to live.
- They become eye sores.
- Poorly maintained investor-owned properties are a drain on every neighborhood; reducing property values.
- Blight, attracting transients, reduced value to surrounding properties.

Question 28

What suggestions do you have for providing long-term, sustainable housing for the homeless population in the City?

Open-ended responses:

- Increase homeless outreach to provide resources to the populations.
- I work with the homeless as an addiction counselor, and I think a strategic plan needs to be put in place to assist the homeless to get back on their feet. Mental health, addiction services, training, housing for a limited time while rehabbed. Business to open up jobs for such a population.
- There need to be a building or home for the homeless and they need to pay what they can each month for staying there, they need more mental ill hospitals.
- They should put effort into finding jobs.
- Get them jobs, treatment, or cure for root problem of homelessness.
- Provide fed/state resources to relocate them from the streets to real housing.
- Find solutions that allow occupants to be self-sustaining once they may have received a “leg up” of assistance.
- Opportunities need to be provided for those who are down and out. Supplying housing will encourage increased homelessness.
- The City is paying a homeless advocate he should be figuring it out.
- The transient population needs drug and alcohol rehabilitation. If they don’t want to do this there is no reason to give them housing.
- That’s a very difficult situation since you need money to fund any kinds of services that would cater to them, meaning tax hikes to be able to fund whatever programs or resources are provided to them. If there could be a donation center, kind of like Goodwill and Salvation Army where there can be cots available for rent which residents can pay for willingly to sponsor a homeless individual, I think that would help. Maybe even donate a meal or two for a membership fee.
- Work regionally to develop housing and supportive service solutions, in addition to current CRT and UPD efforts.

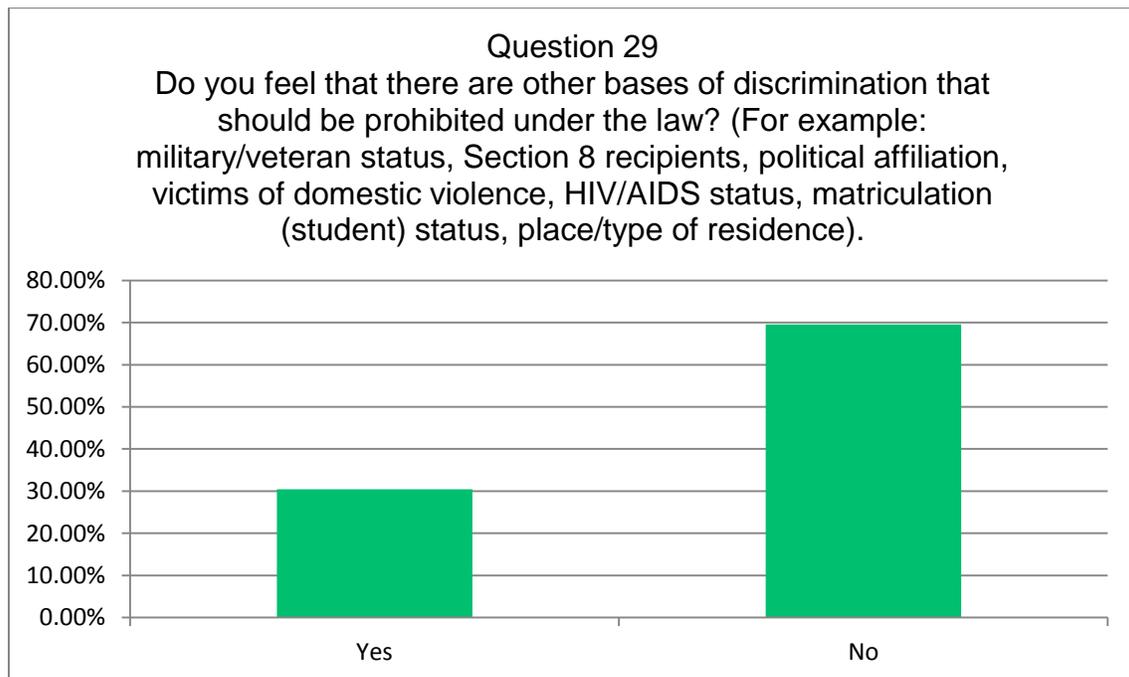
- There is no answer. It's sad but a fact of life. Perhaps a shelter in the industrial areas would help.
- Most of the homeless population has mental health problems. Until the United States realizes that we have a mental health crisis going on in the country, there is probably nothing that little old Upland can do.
- I would support this type of initiative only if the person was from this city.
- Get a warehouse with a bunch of beds and let them stay there. Provide a work program so they can learn to provide for themselves. Or do like Claremont does, put them on the train and send them east.
- We don't need it. Work w/San Bernardino County to house them, not in Upland.
- Nothing, unless they truly are residents and want help.
- Create more long-term sustainable housing in the city and help people with the process of obtaining and maintaining such housing. Also, help these residents with finding jobs to help pay the bills and transportation to and from these jobs.
- Help them find the correct avenues to clean up and get situated so they can help themselves maintain long term housing.
- Personally I think we need to do what we can to get rid of them. It has gotten out of hand and doesn't feel safe. Almost every parking lot we go to from Target in North Upland to Walmart market, Vons, McDonald's, Home Depot, etc., there's tons of them walking through the parking lots checking out the cars and begging for money.
- There should be no long term housing provided by the City. We should help them by providing mental health services, job applications. Provide them with a short term apartment, work with the businesses in Upland to see if they can offer them jobs. Assist them in applying for State funded section housing, whether in Upland or surrounding cities.
- Don't feed the bears. If there is a single bed open at the shelter then don't enable them.
- Each City needs a homeless shelter similar to the San Bernardino city mission and a local public housing facility for the local homeless who have established residence in Upland.
- Psychological treatment for the mentally challenged, rehab for the drug addicts, prison or jail for the criminals. For those, who are none of the above, education, job training and placement.
- A program where homeless help build tiny houses for themselves, as part of the program they must be clean and sober, access drug counseling, and mental health services, go through a program that helps life skills, living skills, coping skills, through job placement, and require social services access mental health services, tied drug. Also a community garden. They can grow food. A plan to help the homeless slowly integrate back into society through a small a community environment and volunteer opportunities and community service. They need housing, work, social services, counseling and purpose.
- Add Homeless shelters. Don't make any more No parking zones to try to force the homeless away. It's causing more inconveniences to tenants who live in apartments with limited parking spaces. I moved to Upland because it's a suburb not a city with horrible parking issues like LA but now it's becoming like LA.

- I'm fine with that as long as they're responsible I'd rather see him off the streets.
- I think this is important, but I'm at a loss to know what can be done.
- The homeless population in Upland does need help, but I have no suggestions.
- Most homeless do not want to be helped. Many are on drugs or have mental problems. Upland has many opportunities for the homeless to get a hand but either don't want that help or are okay with their situation. Upland has more homeless than ever before because other cities don't want them so they direct them to Upland. Giving more handouts is not the answer. All you will get is more homeless on our streets. What happened to the laws of our city? Aren't they vagrants? They leave trash, urinate where the public are and leave their needles. This city is a garbage pit for the homeless druggies.
- We do not offer sustainable housing for the homeless. In fact, stop wasting city money on this and act more like Claremont where they do not make it easy for homeless to be within their city boundaries.
- Let's find out what is causing this problem before we throw millions to try to fix something we don't understand.
- This is a hard subject! By nature, people want to help others but at what point is help being taken advantage of? Sorry but I don't have a suggestion for this.
- The solution must be a region wide answer. Can't have a shell game of homeless scurrying from one city to the next for the best package of services. Take a one-time region census by city and determine how many units are needed by each city. Provide an affordable number of units by % of total need based on state, federal grants, city funds (voted on) and charitable sources. ID all homeless so that they can be returned to city of origin if they become transient. Continue funding CRT to promote job training and job acquisition for those identified as "from" Upland. Not easy.
- Most don't want help they rather be out on our streets stealing/breaking into. Most have mental illness due to drug addiction and they just need to get their shit together or leave. No long term housing they would probably thrash the place and be back out on the streets.
- Use our tax money better.
- Look at what other communities are doing that are successful and mirror their ideas. The homeless population is now a crises and not only do we need housing but treatment for mental and physical illness.
- Move them along if they don't want help in our city they should not be here. And should not be allowed to roam our streets. Vagrancy is a problem!
- People need to be offered help, and those who refuse have actively made the choice and are now subject to being arrested, told to move on, or other penalties. The only reason to be on the street should be because no help has been offered. Once it is offered and a person chooses to remain homeless, there need to be consequences, because families should not have to be subjected to begging and crime.
- Use empty buildings for dorm type housing.
- Upland is too small for homeless shelters. We simply do not have the resources for it. The homeless are flocking here because Upland is seen as soft on vagrancy, transients,

and crime. Stand up and enforce the law and they will move on. We should not be having 'homeless court' in Upland attracting more criminals either. The number of true hardship homeless/mental illness in Upland is small compared to the criminal vagrants that are infesting our city. Shut them down!

- I believe this is something that the State is going to have to help the local communities with. We need to address the root causes like mental health, drug addiction, lack of affordable housing options, etc. At the very least it must be looked at regionally so not one city is burdened with more than is feasible for them to handle. There probably needs to be monies made available for non-profit groups to build, provide, manage, and administer housing and programs that assist the homeless population. I wish I had the answer, as I feel this is the number one problem that affects the quality of life in our community.
- I believe we need more mental health options, as well as rehabilitation facilities, jobs connections and of course affordable housing without yearly rental increases, also, housing that is easier attainable, and not focusing so much on people's credit score and robbing them of their money in fees.
- Look to other cities that have had success and truly understand underlying factors.
- Housing for homeless should include required treatment services. If homeless persons refuse participation they can be encouraged to move elsewhere.
- Have them move to other cities. We don't need or want homeless people in Upland, go somewhere else.
- We need more mental health programs available.
- We should not be providing any long term housing for the homeless. We should petition state government to create better bills to help with drug addiction and mental illness.
- They need to be encouraged to seek aid from established charities and organizations suited to this purpose.
- Get an educated and trained homeless advocate and partner with other agencies to seek solutions.
- Move them to a county run facility.
- Not a City responsibility.
- Work with the agencies that are here for that purpose.
- Housing is the only solution to homelessness. Whether is subsidized, shared, innovative, etc. if you are housed, you are not homeless.
- Throw them in the middle of the desert and then we don't have to worry about it.
- Get them out of the city period!
- It's unclear what can be done at this time. There is not much space to build, particularly in South Upland, where many of the homeless are residing, and we are struggling with a water shortage. We need someone with knowledge of how to successfully resolve this issue and provide for our homeless citizens.
- Long term housing for sustainability means keeping a city held hostage to an overpopulated area...we don't need it.

- The City cannot pay for their housing it must be handled through County and State assistance. The City would be foolish to attempt to house every homeless person that walks or is dropped off in our city!
- I've seen many different programs on TV, the internet and in the paper showing tiny homes that also include that the homeless person be drug free and in some cases doing littler cleanup for the city to earn their right to a tiny home along with getting assistance in getting a job. Big Programs like those for our city would have to be really organized and probably need to include a joint effort by the State and Fed along with Upland do to the financial expense.
- Move them into shelters through SB county that are currently half full.
- Arrest them and stop enabling them through excuse making fur their anti-social behaviors.
- We need an emergency shelter, mental health group homes to get the mentally ill off our streets, and landlords to commit to taking families out of long-term transitional shelters who are ready to live on their own.
- The only answer for homeless population is housing operated nonprofits that provide drug rehabilitation or mental health care. The answer for housing homelessness is beyond what any individual community can provide--this issue needs to be addressed by the State on a holistic level.
- Permanent supportive housing is needed.
- Supportive services combined with housing options.



Question 30  
If yes to Question 29, which categories?

Open-ended responses:

- There is no way to know...
- Victims of domestic violence.
- Any category that is based on what a person "is" as opposed to what a person "does". We must focus on behaviors and make sure that bad behaviors get the treatment they deserve and not assume that because a person "is" something it makes them bad.
- All categories that allow for any type of discrimination.
- Any & all forms of discrimination are abhorrent!
- Section 8.
- All of them.
- None of the categories mentioned should be discriminated against.
- All of the above. There shouldn't be housing discrimination for any reason.
- All of the ones previously mentioned.
- Any kind of discrimination. But that doesn't mean we shouldn't keep a requirement to upkeep a certain standard.
- Any category for which data suggests that these groups have been discriminated against.
- Anything that does not revolve around finances.
- HIV, students, military, immigration status.
- All of the above.
- All.
- Any or all of the above.
- Vets, victims of domestic violence.
- Same as society dictates.
- Victims of domestic violence and those with HIV, basically no one should be discriminated against for having a disability.
- All.
- All of them.
- Political views.
- HUD Section 8.
- All of them.
- All.

## Question 31

How well or poorly is the prison reentry population re-integrating into our communities and what steps could be taken to improve their ability to reenter and better facilitate their acquisition of safe, affordable housing?

## Open-ended responses:

- It could be better, I feel proper services should be placed to assist, support their success.
- You need more senior housing because there is a waiting list for the ones you have now.
- I don't know but I want a safe City and I don't want to secure my home with tons of security and fear going out.
- We need more prisons with longer sentences.
- Good leadership by genuinely interested parties addressing the issue.
- Giving them employment and having two chances at it. If they can't maintain a job for too long, no housing should be easily facilitated.
- Sentences need to be served. Releasing the prison population and decriminalizing violent crimes have caused a substantial increase in crime. It also makes people more hesitant because we don't know if they have served their debt to society or been released because of Liberal policies.
- Very poor. These individuals should have their halfway homes for parolees or probationers near police stations where they can be monitored for their activities and their associations with others for a period of time to be able to make a determination if they should be allowed housing in the area based off of good behavior and community involvement.
- I'm not aware of any work the City does in this area. The City should look at best practices in this area in neighboring cities and develop a similar program.
- Halfway homes need to be closer to the industrial areas away from potential home buyers, parks and sources of petty theft.
- Give them jobs.
- In the City of Upland, it should be with the assistance of State/County Parole/Probation Dept. and/or Mental Health Services.
- I don't know much about the stats on this issue, but I presume that more people recently out of prison need more help in finding permanent housing.
- Where's the safe affordable housing for non-ex-cons? Let's worry about that first.
- Maybe we should focus on keeping the criminals in custody longer by getting rid of Prop 47, realignment, etc. Then we force them, while still in custody, to come up with a release plan and force them to actually earn their good time credit as opposed to just giving it to them.
- I did not realize that it's the law-abiding citizen's responsibility to offer 'safety' and affordable housing to criminals. I would rather you ask how the government should protect citizens from felons.
- Poorly.

- Again a crucial issue. This is a problem for many areas in our country. We need more education for the rest of us, along with services to help this population find jobs and secure housing.
- Who wants prisoners in our community? Do City officials ever think about the hard working citizens in this City who pay their taxes and abide by the laws?
- Prisoners are being released too soon and crime in our neighborhoods are increasing. Coincidence? I think not!
- Do the crime, do the time! No early release!
- Jobs, jobs, jobs. They must be receptive to job training. They must become self-sufficient. I do not know what welfare counseling is available.
- That's up to the probation departments and officers to help them it should not be up to individual cities.
- I'm not sure but I hope it is being addressed in a proactive way.
- I am concerned at the prospect of no cash bail adding to the population of criminals in the community with little or no accountability for their behavior. Re-integration of former prisoners should be based on required treatment services and strong supervision. Also, there should not be congregations of them in any one place.
- Keep them out of Upland, go someplace else.
- We should be notified of any ex-convicts being placed in our neighborhoods! The prison system should help via parole officer to guide reintegration.
- The recently relaxed laws regarding parole have contributed to this overall problem and should be rescinded.
- The justice system sucks. Criminals learn how to be better smarter criminals in prison.
- According to prop 47, 57 and 108 they are re-entering the communities and continue on their criminal routes...these people need to be kept within the jails and prisons until their sentence has been fulfilled.
- How well they are integrating would have to be answered by state parole. Not Upland citizens!
- I don't know if Upland has a program.
- Keep them locked up where they belong until their sentences have been satisfied.
- It is awful. Crime is up. Mentally ill people are on the streets and hurting others. My house has been robbed. The government has money to build more prisons yet there are no cities who want prisons in their communities...Would they prefer criminals running around? I guess so. Early release is a crime in and of itself. We are all being endangered.
- Allow them the right to not have a background check unless it is a violent crime.
- How should I know I had a home but my ex-wife decided to sell everything and move leaving me homeless.
- Supportive services.

## Question 32

How well or poorly is the homeless reentry population re-integrating into our communities and what steps could be taken to improve their ability to reenter and better facilitate their acquisition of safe, affordable housing?

## Open-ended responses:

- Proper health care, mental health and addiction services, support groups, accountability team to walk beside them.
- Need more affordable housing and not the ones for sale for \$300,000 and \$400,000 that you have now for sale in Upland.
- I don't know but I want and need a safe city. It's a bad sign that we all need security cameras and fear going out for a walk at night. It's a bad sign that I'm afraid for a package to be delivered and or can't leave something on my porch for a friend to pick up.
- Let's see...I don't work, bathe. My hands are always out looking for my next drink or dope. I am not going to pay rent.
- Its poor, not enough regional services for funds to truly enact programs.
- Any and all laws need to be enforced. If laws were enforced, a certain percentage of the homeless population would have no choice but to better their lives.
- Expanded mental health services, mentors who really pour themselves into the lives of our homeless individuals. Not just people who are paid to help them, but people who really invest in their lives and help to facilitate healing and a feeling of self-worth.
- Same as above. Since the City has no substantive public information communication mechanism, I'm not aware of any efforts in these areas.
- They're homeless. How can you reenter them? This is stupid. I'm sure there are grants and community services but Section 8 housing needs to be better monitored than it already is.
- Give them jobs and let them rent apartments without one million references and bank accounts because they do not have one million references and they most likely do not have a bank account.
- Poorly.
- Again, if they are Upland residents, truly homeless individuals (not Criminal Transients) should be offered one chance to get off the streets.
- The homeless I'm sure need more help finding jobs and acquiring housing. They need to be presented and viewed as human beings by everyone so that more people will treat them better.
- We all know that's not going well. But there are programs and help for these people. Again I ask: Where's the safe and affordable housing for non-transients? Not my house where I had a guy passed out in my driveway not two feet from my car that I couldn't get into to go to work.
- Stop feeding the bears. Encouraging this behavior solves nothing and only multiplies it.

- There is really a thing called reintegration of homeless back to population?
- Poorly.
- Not well at all. We need to provide transitional housing, subsidies, help finding employment and much more. There are communities in the US and Canada that have done this successfully and serve as models for us.
- I do not think the tax payers should have to pay for the homeless and their re-integrating in our City.
- They should be offered housing elsewhere.
- Why are they homeless?
- With the City doing nothing to combat the homeless problems they have started to take over the lower part of the City.
- They should all be entered into rehab facilities due to drug use or mental illnesses. Those not wanting help should move on out of the city and not be allowed to remain.
- I don't know what the solution is. I only know that it is going horribly and things are getting markedly worse every year. I have a deep seated fear of seeing beautiful Upland turn into San Bernardino.
- Again, I am not sure but hope that resources and support are being prioritized.
- Only a few of the population should be accepted into various communities. Congregate care tends to perpetuate the negative behaviors that led to the problems initially.
- Have them go someplace else, Upland does not need homeless people committing crimes.
- Again they should be encouraged to seek help from established organizations that are designed to address this issue.
- Very poorly. More and more are coming.
- We have such a very small percentage of homeless...we have a huge population of transients that do not wish to re-enter housing or jobs...our Police Department does not enforce our pandering, loitering and criminal ordinances.
- These questions must be answered by city staff who are supposedly working with them, right?
- I don't know anything about the program if we have one.
- Don't do crime.
- Not my responsibility.
- The rapid rehousing idea is a joke. The homeless need more comprehensive care that is given when they are thrown into a house. They need to get their act together in long-term transitional shelters before they manage their own home. And the mentally ill just cannot do it. They need group homes with people looking after them and managing their meds.
- Create an apartment complex for reentry.
- I will let you know once I get in a place.
- Supportive services and close follow up.

## Question 33

What particular challenges do you see facing the LGBTQIA+ community obtaining the housing of their choice? What can or should be done to mitigate or eliminate those challenges?

## Open-ended responses:

- Everyone deserves equal housing services.
- More affordable housing.
- People can be discriminatory. But that cannot be condoned on the basis of what the person "is". If their "behavior" is socially inappropriate or violent, that's one thing. But that requires that the do something wrong not just be something someone finds distasteful.
- I don't see any challenges.
- This is a sin.
- I have seen no issues with this community. Most investors I am familiar with give priority to gay tenants because they are historically good tenants.
- There should be no discrimination and the City should create a contact person for those experiencing any types of discrimination. Owners who don't want to rent to the LGBTQIA community probably require higher deposits or pristine credit report history- or some other excuse to deter applicants.
- Maybe have resource info available at city hall for discriminatory practices by owners.
- Many of the evangelical churches have demonized the LGBTQIA population. Let them live, let them get married, let them work and let them be free in the U.S. of A.
- I'm sure that they are being discriminated against and they should be allowed equal opportunities for housing.
- None! My homosexuality did not prevent me from purchasing a home in Upland.
- There are no challenges.
- Nothing. I know quite a bit of LB...they are usually pretty successful in life.
- Religious justification for discrimination and marginalization.
- We need to ask them what challenges they face and what ideas they have.
- No particular challenges.
- Their choice of who they love is none of our business and should not be considered.
- There are not any. You will always have a few screaming discrimination when they don't get what they want regardless of if they qualify or not.
- More outreach and integration and inclusiveness.
- Sexual orientation should be a private matter. If treated as such, this should not be an issue.
- No challenges.
- There is way too much focus on the individual sexual choices people make. This is a private decision and should remain private
- Location is away from higher LGBTQ populations.

- You would have to ask someone in LGBTQIA community.
- There shouldn't be any, they are a protected group. Just the seller's personal bias.
- Zero.
- No idea.

Question 34

What housing-related issues do you see affecting victims of domestic violence and their families? How can we better ensure that this population has access to safe, affordable, and stable housing options?

Open-ended responses:

- Crime free ordinances are an issue.
- I suspect that anonymity is a problem. That they may be afraid that they will be found by their abuser. So getting them to come forward while having that fear might be half the battle. Keeping their abuser away might be the other half.
- Our society is done.
- Access to counseling and social services.
- This is a population that probably needs government help to find housing.
- Cost is probably the biggest barrier. Grant funding should be pursued to assist this population.
- Referrals at City Hall.
- Treat everyone with respect and provide domestic violence services that will help them find new housing and financial support.
- We have Section 8 here. Again. Utilize the programs already in place.
- There is already a shelter in Upland for them. Upland could invest in expanding housing availability for the shelter.
- This is not a government issue to resolve.
- Inability to afford safe housing, inability to obtain housing and maintain privacy so abuser can't find them.
- We need to protect these abuses families.
- Upland cannot provide complete social services for all society ailments. Some needs rise to the county and/or state. What abilities does Upland have to evaluate domestic violence acts and what are the legal outcomes, what are the needs?
- The shelter homes available to them are full. Most domestic violence victims are stay at home parents and usually go back to the suspect due to not being employed and no family to assist.
- There are not any. If they can afford housing they can get it. The problem here is the police not being able to enforce restraining orders until it is too late. Untie our law enforcement and our communities will feel safe again, including victims of domestic violence.

- This must be a City priority!
- Again, victims of domestic violence can be integrated into various communities. If in receipt of any kind of community financial support, mandated services should be included.
- No issues.
- I don't see an issue here at all.
- If you can't afford Upland, move elsewhere. I'd like to move to Beverly Hills. Will you help me accomplish this?
- There shouldn't be any, just the seller's personal bias. Having the Upland PD reach out to them or them reach out to UPD so that way UPD knows who they are where they live and maybe what they want to know about the threat level if any so they can be aware and possibly come up with a patrol that could drive by the residence during their regular patrol to be a deterrent and give the victim some comfort knowing that PD is doing what they can to try and provide them a safe environment to live.
- What?
- We need more domestic violence shelters and services. We need more protection for those who are victims, and stronger laws against those who are perpetrators. We need landlords who are willing to accept residents who have graduated from DV shelters but don't have great housing records.
- Have an apartment complex for them.
- Housing assistance.

Question 35

Do you believe that the City of Upland has adequate public transportation to allow residents to access housing, schools, shopping, healthcare, jobs, etc.? What can or should be done to improve public transportation in the City?

Open-ended responses:

- Healthcare – yes.
- Yes.
- Yes I believe the public transportation system is fine.
- Yes.
- Transportation is a giant problem, especially for seniors. We need more bus service. Need a lot more affordable and convenient public transportation.
- Get a job and buy a car.
- Upland has access to regional public transportation but no local shuttles for residents to use.
- The City does a great job with local low cost transportation.
- Smaller busses. Like Dash.
- As long as you don't live in the Colonies.

- Yes they do. Numerous resources at your disposal if you look for them.
- I think the bus should be in Colonies Parkway. And the Gold Line needs to come to Upland. If we get the gold line we can go all over to many cities.
- I can't speak on public transportation as I haven't taken it in many years.
- If there isn't a dial a ride type service there should be.
- No. California doesn't have good public transportation. Why not try some of the things that Silicon Valley is doing with bicycles, scooters, etc.
- Yes.
- We have a metro station, busses, bike paths, Uber... the only thing not up to par is the actual roads where people who pay taxes actually drive their cars on get to play the avoid the pothole game.
- Put a Trolley on Euclid to allow public transporting people to go up and down the hill more easily.
- No, need more frequent bus arrivals for each stop. More local shuttles would be helpful for those who want to shop and travel locally.
- We have roads right? Nobody in their right mind would take the buses. Repair roads...simple solution.
- Yes.
- No! Not nearly enough!
- No. The bus routes are very slow. Increase the number of buses and bus routes to help address parking and traffic congestion.
- No. Trains are good, but bus lines are limited in where they run. I'm not sure what can be done.
- Yes, adequate.
- Foothill transit does have major routes in the city, but it is not really adequate if you rely solely on their service. Some communities have their own buses or trollies that run between often used areas of their towns and transportation hubs. There is also no public transportation above 19th street
- Yes.
- There are not many convenient bus routes in Upland.
- No! Much more focus and creative ideas are needed.
- Public transportation is sufficient.
- Nothing. The public transportation is adequate.
- Inadequate for elders.
- Yes.
- It's not necessary in a community of achievers.
- No. There is no public transportation above 19th.

## Question 36

Do you believe that there is access to quality, healthy, affordable food in your neighborhood? What can or should be done to improve access to healthy food in your neighborhood?

## Open-ended responses:

- Yes.
- A Veggie Grill in Upland would be awesome!
- Yes! There are plenty of outlets for good food.
- Yes.
- Need fresh fish. Hard to find.
- Get a job.
- Bring in more Aldi Markets.
- Again. This is not an issue in Upland.
- Yes.
- Yes, lately I have seen more healthy options of restaurants being introduced to the area.
- There needs to be a grocery store in downtown Upland, along with more housing units.
- In my neighborhood, if someone doesn't have a car it might be difficult at this time to obtain affordable, healthy food. However, Aldi is opening nearby soon and that will be extremely helpful for those without reliable transportation.
- The City should facilitate the development of quality grocery stores in the area South of Foothill. Again, grant funding should be pursued.
- Oh yes. Actually, I'd like to see less liquor stores.
- Upland has a good choice of grocery stores in all categories and levels.
- Yes.
- No there's not. At best, there's Sprouts or I'm off to Claremont to spend my money there. There are no options for someone with an auto immune disease diet to eat here.
- Sure.
- Fill the local empty shopping center with high quality supermarkets. Bring Trader Joe's back, etc.
- There plenty of healthy food, budget food store and high end food stores. They all offer healthy options. There isn't much more that needs to be done.
- Who cares? Capitalism is best. The market will take care of it.
- Stores in Upland are pretty much the same stores as Rancho Cucamonga, Ontario, and California as a whole.
- While the City has plenty of food stores, access usually requires a car. There are many areas that are over a mile to the nearby restaurant or market. With poor public transportation, someone on hard times or a mild disability has a significant difficulty getting food.
- Yes. A community garden and food forests would be a wonderful addition to our city and benefit the environment

- There are plenty of grocery stores in Upland. I am glad for stores like Grocery’s outlet and the new Aldi opening soon.
- Yes.
- There is access to food.
- Hold workshops to show homeowners how to grow food in their front and backyards while maintaining house value.
- Yes.
- Yes, I do. We have many grocery options in our city.
- Yes, access.
- Yes.
- Yes there are farmer markets where they can be bought.
- Yes.
- Yes, I believe there is plenty of access to quality, healthy, affordable food.
- I would love to see more farmers at the farmers market. We do have lots of super market choices but those are not always affordable.
- Yes.
- No way, everything is going up in price and it is outrageous! We tend to eat healthier food's due to the price being so high to eat healthy. It's horrible.
- Yes.
- Yes. Sufficient.
- I do not see an issue here.
- Yes.
- Yes.
- Stay open 24 hours?
- Yes.
- Yes.
- Get better jobs.
- There is no local food bank.
- I do not have a neighborhood I live in a parking lot.

**Question 37**  
 Do you believe that there is access to quality, affordable healthcare in your community? What can or should be done to improve access to healthcare in your neighborhood?

Open-ended responses:

- Yes.
- Again, it comes down to cost. Is it available? Yes. Is it affordable? Probably not.
- Doctors in our county are severely underpaid and it is difficult to get quality doctors to live and work here.

- Other than emergency services at San Antonio there are no county health dept. clinics in the city.
- The Affordable Care Act has increased premiums exponentially. The first step is to allow the market to manage health care and get the government out of it.
- Yes.
- Yes there is. I use Kaiser and love their services. More affordable health care and possible donated services would be something that would improve access.
- Yes.
- I'm not sure how to answer this question. It's complicated.
- This is a nationwide problem. Until the nation realizes Medicare for all is the answer, the City should work w the County to ensure there are sufficient low cost clinics available and transportation to them.
- No idea.
- No. Obamacare has really helped.
- Yes.
- No but that's a nationwide problem.
- Provide a local shuttle to San Antonio regional hospital and other medical clinics in our community.
- Yes, there are plenty of urgent cares and San Antonio Hospital. We have Obama Care and everyone has access to affordable care.
- Eliminate socialized medicine restrictions.
- Work to develop a clinic as an adjunct to San Antonio Hospital.
- No. This is a national issue.
- Yes. Planned Parenthood offers health services for low income people and people without health insurance. But I've seen the protesters hanging out there too much lately. They are intimidating the people that need access to those services, which are not just abortions. Patients go for cancer screenings, physicals and other checkups, not just abortions like the protesters claim. How about having the parking enforcement or security officers there to keep large crowds away that are scaring the patients?
- Adequate.
- Yes, I believe there is access.
- No I do not. I don't think healthcare is affordable for anyone unless their premiums are being paid by their employer or by government aid. I love that Kaiser Permanente chose to put a clinic in our community which cuts my cost of traveling to another community to use my provider.
- Yes.
- No! we need our regional hospital to step up and do outreach to our residents in need. Also, we need more access to affordable mental health resources.
- Yes, access is sufficient.
- I do not see an issue here.
- Get a job.
- Yes.

- Stay open 24hrs.
- Yes.
- Yes.

Question 38

Do you believe that there are enough banks in your community to meet the needs of the population? What can or should be done to improve access to banks in your neighborhood?

Open-ended responses:

- Yes.
- Yes there is a Bank of America down the street from me.
- Yes! And don't forget credit unions that often times provide better services at a less cost. I gave up on banks for that reason over 30 years ago.
- There are enough banks in the community.
- Plenty of banks.
- Yes.
- There are more than enough but certain credit unions should be reached out to so they can consider opening a branch here in the city for customers in the community shouldn't have to drive far to obtain service.
- Yes.
- Not sure this is a problem. Is it? Please advise the community.
- Sure.
- Yes.
- Too many.
- We don't need any more banks.
- Provide a shuttle to local banks. Help people open up bank/ credit union accounts so that they don't rely on check cashing services that rip off residents.
- Yes. With online banking the need for physical banks is less.
- Yes.
- Yes, they are plenty of Banks.
- Yes. Banking services should also be available at post office. Not a city matter to resolve.
- Plenty of banks.
- Yes.
- Yes.
- Yes.
- Yes.
- Yes.
- Yes.
- More than enough.
- Yes.

- Yes.
- More than enough.
- There are more than enough banks.
- There seems to be many banks in Upland.
- Yes.
- There is a bank on every corner down Foothill.
- I do not see an issue here.
- There’s enough.
- Yes.
- Yes.
- Yes.
- There are way too many banks. They need to invest more money into their communities.
- More banks are needed. We only have a few and they are in the center of the city.

Question 39

Do you believe that there is sufficient access to credit through affordable means to the people in your community? What can or should be done to improve access to affordable credit in your neighborhood?

Open-ended responses:

- There is no way to know.
- Yes! Although I worry any time I see those check cashing store fronts that are ripping off their customers.
- Discussed earlier. Need to fix all the ruined credit scores obtained because of severe recession.
- 2008 again?
- Credit was readily available prior to the Dodd-Frank Act that tightened credit requirements rather than punishing law breakers. Again, if you want to increase the access to credit, enforce the laws on the books.
- Yes.
- I don't believe debt is a good thing. I would rather see people in my neighborhood being able to afford to purchase necessities without taking on debt. (Mortgage being the exception here.)
- Probably not. The City could work with other Cities and the County to obtain grant funding assist in creating outlets for affordable credit.
- People need to find loans.
- Probably not.
- Yes.

- Don't know, but saving and paying off current bills should be emphasized more than obtaining credit.
- I believe that you should be offered credit if you are able to repay it. The national debt is astonishing; we should not encourage financial institutions to provide credit to those that are struggling to afford housing. You are setting them up to be in long term debt and financially worse than they were before the help was offered.
- People should try working and then spend less than they earn.
- No.
- Yes.
- Yes.
- Yes.
- Plain and simple, you earn credit.
- Credit is available through predatory loans only. These types of loans prey on people with financial difficulties, but there are no other options.
- Adequate credit.
- Yes.
- That's up to the person to protect their credit rating it has nothing to do with the City.
- There is plenty enough access to credit if you can demonstrate you are responsible enough to handle it.
- Affordable credit is a joke! Our city should sponsor education that teaches citizens how to manage their money so they don't have to rely on credit. Credit is a trap that keeps people poor and living paycheck to paycheck.
- Yes.
- Credit is only given to a responsible person that works and can afford to pay back the debt. Why would a lender give money away? The problem is when the lender gives credit to low income applicants with a very high interest rate.
- I do not see an issue here.
- Maybe a better job!
- Again, get a good job and earn your way!
- Again I live in a parking lot so I do not go around taking surveys about this.
- Not sure.

Question 40

Do you believe that there are enough living wage jobs available across all skillsets and education levels in your community? What can or should be done to improve access to good paying, stable jobs in your neighborhood?

Open-ended responses:

- There is no way to know...

- Yes. A person has to start somewhere and then work their way up. The economy is good right now.
- People need opportunity to advance. Need companies in our area for people to work toward moving up to.
- You got to get up in the morning #1. You got to show up on time #2. You got to learn and do what is asked #3. You can't start as CEO #4. You can't go on vacation on day #1 which is #5.
- Most jobs in the City are food/retail type jobs not large industry type jobs.
- Reduce regulation. Eliminate the minimum wage. That would allow employers to pay more to skilled workers and put increase low pay jobs to teenagers, retirees or those seeking extra income.
- Jobs of different descriptions are everywhere. People just need to want to work or set aside their pride to earn a livable wage/ salary.
- Low paying jobs are a national problem particularly in California, where the cost of living is so high.
- Work regionally to establish job training programs and ensure local employers pay the legally required wage.
- There needs to be higher end jobs.
- No. Inland Empire only has service jobs and warehouses and police and security. And a few universities. I really don't know what to do about increasing employment opportunities in this area. I don't think that Upland has many highly educated citizens. If I were a millennial, I'd get out of here as fast as I can. I guess there are construction jobs. But why build and build and build when there's no water, and climate change, etc.?
- Yes.
- Support local businesses; spend your money locally so small businesses can grow.
- No. Require a higher minimum wage. Provide rent control.
- There are enough jobs offered for all skill levels in the City. You have retail, medical, industrial, mechanics and food services.
- Stop messing with wage disparity and let the market solve it.
- Lower taxes and regulations.
- No. Retail has been kind for too long.
- No. Small business create jobs. Incentives for small businesses.
- No most jobs in the IE are low paying jobs. That's why people commute to jobs in OC and LA for real living wage salaries. Even in the professional and skilled jobs employers are seeking 5-10 years of experience to pay you \$15/hr.
- Yes.
- No...most of the living wage jobs are not within Upland, which is way access to the freeways is so important.
- People taking responsibility to get more education to avail themselves to higher paying jobs.
- Let the market determine. This isn't socialism.
- Yes.

- Nothing.
- I’m not sure about Upland itself as it is a pretty small in size. However, everywhere I look there are “now hiring” signs. Everyone I know is working if they want to work. That is the key....If they want to work.
- I have to assume since unemployment is at the lowest level nationwide since 1969 (and at higher pay levels) that there are plenty of jobs in and around our community.
- No, there are not enough living wage jobs in Upland and it is difficult to find full time jobs. I work in retail, and they mostly have openings for part time positions and it is hard to move up to full time when management has their favorite workers.
- We need more business and develop downtown so people want to live here.
- Yes.
- I do not see an issue here.
- Yes.
- Absolutely.
- No.
- Better education or learn a trade. Sitting on street corners is not an option!
- Minimum wage is not enough for a single woman to support her children, yet many employers pay minimum wage and only offer part time work.
- Not sure.
- No. And this is discouraged by people who “just say no” to any attempts at progress.

Question 41

What do you think the City of Upland can or should do to help its residents generate greater earning potential and greater wealth? What can or should be done to assist residents to be able to afford to purchase a home?

Open-ended responses:

- Impossible task.
- I don't believe the City has an obligation beyond disseminating information to residents about where they can get information on employment. I also don't know that the City should feel the obligation to help people afford a home beyond referral to information about how to go about it. That doesn't mean that the City couldn't try to encourage developers to build housing for people of modest means through zoning and perhaps fast track incentives.
- Bring in new companies with higher paying jobs. People need to be able to move ahead without relocating to another city.
- That ship sailed long ago.
- Fund home ownership programs.
- Not the government’s job. Just get out of the way.
- The City should not have to do anything about your earning potential. That is on you.

- Support smaller businesses and promote their services to the community.
- I don't think this is the City of Upland's responsibility.
- Work with the school district to encourage vocational or college attendance. Pursue and advertise first time home buyer mortgage programs.
- Tax incentives to fix up and restore older homes especially historical homes. Tax breaks for those wanting to open new business in downtown. Take a cue from Pomona downtown - found a niche and rebuilt and revitalized its downtown. Claremont has more high-end businesses that upland probably couldn't support as well but they find smaller non chain and unique businesses. There's also a plan to create a vibe and motif for the downtown.
- Make real estate more affordable and stop the greedy investors!
- I don't think this is a City's responsibility.
- Rent control. Stop allowing risky loans to be used to purchase homes- I know that this is a national issue, but people need to be educated on predatory lenders.
- It's not the City's responsibility to provide assistance in home purchases or manage people's wealth potential. The City's responsibility is to make sure there are enough city services (Police and Fire) and city resources to help its citizens. The most the city can do is provide references to those who can help in earning potential/wealth and home purchases, like Financial Advisors and Brokers. There are many who provide these services pro bono.
- Remove the red tape, let the local economy grow. Provide tax relief to businesses in downtown Upland. Build massive parking structure in downtown Upland and get rid of street parking. This will attract businesses.
- Fewer HOA housing units.
- Govern the City and avoid using valuable resources for non-governmental issues.
- Avoid gauging on water rates and City services. Offer Investment seminars and workshops, credit savviness workshops. City should invest in amenities to improve property values to increase personal wealth
- Offer skills training opportunities through the city/community so people can get in demand skills and improve our community.
- Maintain our great schools.
- First time home buyers loan programs.
- Gain skills. Work hard. Work long hours. It is a personal responsibility.
- Lower taxes and stop trying to cater to the homeless.
- Allow for builder to build smaller homes for small families.
- That is not the job of the city or the government at all! It is the responsibility of the person to better educate themselves so that they have greater earning potential. We gain nothing by having it handed to us.
- Give them access to financial education.
- Higher wages, lower rents, and free workshops to pursue a career.
- Encourage people to go to school and actually learn a trade or profession!
- I do not see an issue here.

- They are out of their league, they don't have a clue how to bring in higher paying jobs.
- Get a better paying job or trade!
- Hold free workshops on personal finance.
- Not the City's job. Focus on all the stuff City Council and the Mayor can't get right already.
- Nothing. Not the government's job.
- Employers and landlords should commit to helping and the city should provide incentives for them to do so.
- How about attracting more young folks to the city first. Oh wait they can't afford to live here.
- Buying a home.
- Build affordable homes.

Question 42

Do you believe that you are living in a healthy environment? What can or should be done to improve air and water quality, and other environmental impact factors?

Open-ended responses:

- No.
- More electric cars would help with less pollution in the environment.
- Given we are in a large metropolitan environment, we are subject to far more external influences than we can control. Water is one thing we can control since we are largely self-sufficient in that regard. So making sure water quality remains excellent is important. Dealing with transportation infrastructure problems is important. Planting trees is a good step. And perhaps establishing more charging stations for electric vehicles and solar panels, particularly in parking lots.
- I believe we have a healthy environment.
- No. Quit building on every square inch of land. Don't worry there will be more cancer and outbreaks.
- Residents that live by the freeways. Maybe plant more trees in those areas.
- Not a problem.
- I think Upland is a healthy environment, but we must keep monitoring the homeless community to make sure they don't introduce any new illnesses and diseases to the area since most are in need of healthcare which they don't have or don't seek themselves.
- Yes.
- Unfortunately, living in such a densely populated area, I'm not quite sure what can be done. Even if our city works hard to reduce pollution, other cities in the area will still be causing pollution too. I feel like this would be better tackled as a regional issue. Maybe

Upland can start by taking better care of our land and water and try to be an example for other cities. For sure, cutting down on the use of pesticides city wide would help our groundwater.

- Work proactively at the local, State and federal level to combat the negative impacts of climate change. Monitor water quality and take corrective action as needed.
- City is kind of dirty.
- No I do not. Save water. Too much grass still. We have been getting rid of more and more turf in our yard. Stop building warehouses along the 10 Freeway. Poor Fontana and Rancho Cucamonga. Now Upland is building along the 210. Whatever. No, Upland does not have a healthy environment. Stop building and charge even more for the water. Then you will have a revolution and riot in Upland.
- Yes.
- Maybe worry about the diseases being spread by insects and potential diseases that could be spread by people living on the streets. Isn't there a typhus outbreak not far from here? Let's not get that here. Thanks.
- Seems ok.
- Protect our parks! Do not sell our parks/open space. Hospitals and developers should not be allowed to obtain these properties. If anything, we need more parkland/open spaces in our communities.
- Remove the homeless and stop enabling them. They destroy our environments, including parks, bike paths, etc.
- Yes.
- What about solving and preventing crimes instead? Pick up the trash and repair pot holes.
- Overall, yes I am.
- No. Airplanes fly over my home. Neighbors spray glyphosate products and pollute the air with fabric softeners (yes, scientifically it is pollution) and burn wood on no burn days. Not to mention heavy traffic on residential streets. Citizens should be provided information on how to live a less polluting life. Upland needs a sustainability and environmental working group and a citywide City initiated push to sustainability. It is negligent not to. Water contains dangerous chemicals.
- California is doing better than the rest of the country in this area. We need to keep the federal administration from blocking our progress.
- I live close to the freeway, but that was my choice.
- No.
- Yes.
- No! Let's start by not building a sports complex next to an active quarry and heavily traveled freeway. Kids do not need to breath that horrible air.
- Crack down on vehicle owners driving obvious smog violators. One can fix a car to pass smog for \$300-\$2000, or; pay any number of shady smog test sites \$250 for a fraudulent pass.
- Yes, love the trees here.

- Yes.
- I do believe we are living in a healthy environment. Move along.
- More public transit and community resources through our wealthy hospital.
- Yes.
- I think the environment here is perfectly fine.
- Not with this administration!
- Don't over build in Upland for starters.
- Yes.
- Our air quality is awful but I have no idea how to fix that. I worry about my children's health.

Question 43

If you have a child/children, what school(s) do they go to? Are there other school(s) in the City of Upland you wish they attended and why?

Open-ended responses:

- No.
- Both my children have gone to Upland public schools from kindergarten through high school. One has graduated and the other is currently at Upland High School. I have been very satisfied with the exception that behavior issues in classrooms do not seem to be dealt with as effectively as I would like. I don't blame most of the teachers. I don't think they get the support they need.
- Our schools are not teaching the basics. Too much to explain here but our schools are failing.
- We placed our child in private school.
- My children attended private high schools in other cities because the high school in Upland seemed too big.
- N/A
- Graduated.
- We have two children. I wish there was another high school north of Foothill since Upland High is the only one closest to residents that live north of the 210 or near it.
- Hillside, Options for Youth. My two older teens are absolutely thriving at Hillside. They originally transferred to Hillside for credit recovery after some of their credits weren't accepted from a previous school. One went to Upland last year and she likes Hillside so much more than she liked Upland. My child that attends Options really enjoys it as well. She participates in student council and she can schedule her education around her internships. I'm pleased with the schools my children are attending.
- My grandchildren attended Peppertree and Valencia until they moved out of state due to the high cost of housing! They are great schools.

- My granddaughters attend Magnolia Elementary School. It is a great school. It is the only reason that I'm still living in Upland because I told them I would let them finish 6th grade there.
- Upland Elementary.
- Upland Junior High then Upland High School. He's graduated now. Coming from Glendora schools he was way ahead of the other students.
- N/A.
- No, we have to drive/bus them across town. It's absolutely absurd. It takes 20-30 mins every day to drop and pick them up. There's a school about 5 mins from our house, it's crazy why we can't send our kids there.
- Pepper Tree and Pioneer Jr High.
- And no, these are great schools.
- There is no way I'm sending my kid to Cabrillo. Upland needs to stop wasting money on SJW issues and go back to giving to the tax payers. Stop catering to free loaders.
- My child is not in the district.
- Pepper Tree, Pioneer Junior High, and Upland High School. I think there should be a high school in North Upland.
- My child does not attend school here. We take him to Ontario as they have more funding. The only school with high scores is Upland High.
- I moved my two younger children to Claremont Unified because after my two older children attended UHS, I realized UHS is over-crowded and under supervised!!
- Cabrillo. She is happy there. I've had a good experience with the school staff and the education she is receiving.
- No longer in school.
- Magnolia/ Pioneer/ UHS I moved so that my children could go to those schools.
- Upland High School. I love this school.
- No children.
- N/A.
- N/A.
- OLA in Claremont.
- They have transferred to Claremont High School. They attended Valencia Elementary and one of them attended Pioneer Jr High.
- Yes they attend a good school in the north end of the city.

Question 44

What can or should be done by the City of Upland to improve the quality and safety of schools in your neighborhood and in the City?

Open-ended responses:

- Is there really a problem?
- Get metal detectors coming to the school and going out of the schools.
- Something has to be done about discipline at school and it must be reinforced at the home.
- Too much for here. A lot needs to be done.
- More police patrolling.
- Schools seem to be safe.
- Nothing. This is a school district issue.
- More security and law enforcement presence. As well as community involvement.
- The district needs to make the elementary school more even. The schools in the wealthy area are better than the schools in the poorest areas. This is not good.
- I think residents should really take more responsibility. Neighborhood watch in all neighborhoods would be great. We need to be proactive when it comes to the safety of our families and neighborhoods. Parents should get involved in their children's schools so that they know what is going on there.
- More outreach to parents and affordable after school programs are probably needed in low income areas of the City.
- More community outreach. Family events like movie nights etc .
- Schools are fine. Please do not mess with the school. Schools are safe. Please do not mess with safety at the schools. Just get rid of guns in any way possible. No more guns.
- Great schools.
- Hire more teachers and provide more permanent classrooms. However, do not increase the campuses of our schools into any neighboring parkland.
- There are many schools that are located around high traffic areas. It would be great if the city can do a traffic survey and determine if putting up a street light would provide a safer place for the Kids and parents to cross. Having the crossing guards stay 30 minutes after the bell has rung to assist any late comers in crossing those high traffic streets.
- School Resource Officers and go back to actually enforcing discipline and consequences in the classroom. No make-up tests or hand holding. They need to learn how to be an adult.
- Thank you for an actual important issue that the government is responsible for. Improve security and remove law breakers from School. Provide help to those who are mentally stressed.
- Provide more park and recreation space.
- Listen to teachers—they know.
- More crossing guards at all schools. Drivers don't care about red lights and speed limits.
- They have done well in quality and safety.
- More police presence on campus. Schools need to go back to sticking to the consequences of one's actions. Too many kids get away with stuff because parents complain and schools back down.
- Cabrillo does an excellent job.

- Enforce speed limits. Excessive speed is rampant from teenagers to soccer moms. There does not seem to be police ability to patrol and so Upland speed limits are like "65 MPH" limit on area freeways.
- Enforce the laws we have and prosecute.
- Support law enforcement! Let them do their job and uphold the laws!
- Better monitoring of the kids flying out of the parking lots and speeding around the schools.
- Get better teachers that care about teaching and not just a paycheck. Qualify the teachers on an annual basis. Metal detectors at middle school and above.
- Give the high school back the Chaffee district, they ruined it when they took it over.
- There needs to be another high school. I have lived here for over 50 years and we have the same high school with at least double the population. It's ridiculous!
- N/A.
- We need another high school - it's overcrowded.
- Our school is pretty safe.

Question 45

Do you believe that Upland's schools are adequately preparing students to compete in the global economy? What can or should be done to better prepare students to compete?

Open-ended responses:

- The students today are not adequately prepared to read & do math or know history of USA & world.
- I think they need to re-emphasize trades and career paths that don't focus so much on college. College is a great thing and it is just the right thing for many, but not for all students.
- No.
- No.
- I believe they are doing an adequate job.
- Not really.
- I can't speak in an informed manner on this as my children just started attending schools in the Upland district last schoolyear after a few years elsewhere.
- California students are falling behind when test scores and school funding are compared with other States. Support efforts to increase school funding and improve math and science performance. Put the STEM curriculum in all Upland Schools.
- Yes.
- Yes.
- Yes.

- Global economy? How about classes that prepare you for life. How to balance a checkbook, how to apply for grants and scholarships, how to change your oil, how to grow a garden and provide and cook for yourself.
- No, these schools brainwash these kids into thinking that everyone has to go to college to get a job. Although I think that college is great, not every student should go to college. If their high school education is good enough, a vocational school or apprenticeship might be all that they need.
- High school needs to prepare the non-college bound kids in other fields. The focus on college is great, but those that have no interest in pursuing higher education are left to figure things out on their own and don't know or are offered different job skills that would help them find good paying jobs.
- Separate the kids who are meant for trades from those meant for college. All schools are failing in California by the ignorance that trades will lead to a great life.
- Some schools are better than others. Educate parents and students that they are responsible for their success.
- Yes.
- Unsure.
- California schools are 44th in the nation when it used to be in the top ten. What does that tell you? It tells me that the schools in the State of California are terrible and they are not preparing students for the minimum much less than global economy.
- I would like to see more electives at the Junior Highs.
- Yes. They have done well.
- For the most part, yes.
- I don't like this new curriculum. The idea of it is great in that it makes kids think out of the box. But it seems to take a lot longer and more steps to get an answer.
- Eliminate gangs and misbehavior from high school. Counsel violators generously then permanently suspend. Send legally approved notices to parents as counseling nears completion nearing suspension. Compensate teachers generously but based on evaluation. Low performers must be weeded out.
- They are not the safest schools and are teaching to the lowest common denominator.
- Life skill classes addressing issues like credit and job search need to be mandatory. Not everyone has parents who are able to teach them about these things, and they get right out of high school and right into debt.
- No there needs to be another high school.
- Focus classes to address STEM.
- No.
- N/A.
- No, the U.S. education system has not been the best in the world for decades we also need to teach personal finance and other life skills.
- They are very good schools.
- More STEM classes need to be offered at all the schools, not just Foothill Knolls Elementary.

## Question 46

What neighborhood do you live in? Is there a neighborhood in the City of Upland that you wish you lived in, and why?

## Open-ended responses:

- I live in District 4, Downtown. I'm content.
- No.
- My neighborhood is great! No complaints.
- North Upland and I am quite happy here.
- North Upland.
- District #1. Los Osos.
- North end.
- South of Foothill north of the 10 freeway.
- The Colonies and no.
- District 4 - 8th and Euclid. I love my neighborhood and house.
- I live in Southwest Upland. I don't really desire to move to any other part of the city. When I leave the home I'm in it will likely be to travel as my children get older. In Upland, I've lived on the East side, the West side, North and South. They all have their pros and cons.
- I live in the Upland Hills Golf Course community, which we like. The appearance of North Upland is much superior to the southern area - more residential, less density, better maintained.
- Live near downtown. Just want to make it better.
- I used to think that Euclid Avenue was nice but I think that all of the pro Trump people live along there, especially north of baseline. So that's definitely off the list now.
- I live near old town and would love to own a home in this area!
- District 4. I wish I lived where there weren't people throwing trash in my yard and people letting their dogs defecate on my property or bums passed out in my driveway. That would be nice.
- I live south of foothill in a lovely residential community. This is the neighborhood I would love to remain in as long as the City does not sell memorial park to the hospital and keep developing Memorial Park in any other capacity. Memorial park was close to wonderful when I first moved in 2004, but now it's got more development and less true open space. For example, it now has a noisy animal shelter and ugly YMCA with too many lights on most of the night.
- Across from the high school.
- I live on 21st and Mountain
- I live in a very nice neighborhood, but of course I would like to live in a better one. However, I should be responsible whether or not I get to live in a better neighborhood. Same goes for everyone.

- North Upland.
- I love in the northwest. I wish I lived within walking distance to a small store or restaurant.
- I live a bit below 16th. I wish I lived above. Less traffic. More trees. Fewer airplanes.
- Near Foothill by Walmart & Pizza Hut. Below Avocado/citrus heights? I'm not sure what it's called.
- I'm happy where I live, near 16th and Campus.
- I live in North Upland.
- We live on 7th near Euclid. The traffic is horrible on this street for the access to the 10 freeway. Anywhere above Foothill as it seems to have better street maintenance.
- I live in North Upland just south of the 210.
- North Upland. I'm happy here. Neighborhood is decent and the neighbors look out for each other.
- District 2. Satisfied.
- I've lived in both above foothill and below foothill. I am moving back above Foothill because below although I like my safe neighborhood it's just too crowded.
- I live in the 4th District and love it. I love all parts of Upland. I would love to live in the high North part of Euclid because they get the street maintenance, tree maintenance and police presence more than any other areas.
- I live on 8th and Mountain, I wish we could live in San Antonio Heights or above 14th St. However at the rate things are going, I don't see that happening anytime soon, unless we win the lottery.
- I have lived in N Upland for 24 years, beautiful area but the City needs to adjust to the 21st century in many ways.
- Upland resident.
- I'm fine where I live.
- If I had a choice I would love farther north.
- One of the nicest in the City.
- N/A.
- I live near 18th and Mountain. Grew up there and wouldn't want to live in any other part of Upland.
- I'm in San Antonio Heights but I work south of Arrow Highway on San Antonio Avenue.

Question 47  
 What can or should the City of Upland do to improve the neighborhood you currently live in?

Open-ended responses:

- Trim the trees on my street. Before 2020. Remove unsightly signs.

- I believe the speed limits on some residential streets are too high. I also believe that cameras at intersections, even those that issue tickets for running red lights and stop signs, are a good thing. Otherwise, I am satisfied.
- Decrease crime.
- Move about half of them somewhere else.
- Get rid of homeless people and people at Home Depot looking for work at the sidewalk.
- We're doing just fine.
- Spend money on roads, trees, and infrastructure.
- Make it a gated community with front gate security.
- Fix the streets. 7th Street. 3rd Ave. Arrow. The streets in southern Upland are terrible.
- Again, I feel that the residents could really help to have some responsibility in this area.
- Ensure properties are code compliant. Be more proactive with owners of blighted, substandard buildings and lots.
- Way more patrols by police. Enforcement of city codes in all these lower income apartments and homes. Get these owners to fix up their property and rent to better people or start to be fined.
- Take care of the trees.
- No neighborhood is perfect! We love it!
- Provide active policing. Too many red light and stop sign running, speeding. I'm shocked at the number of people that do not stop for school busses that are displaying the red lights and stop sign. I attribute this to a lack of police presence and ticketing.
- Less tax hikes. Use funds properly to make it a better place to live.
- The city needs to replant the street trees that have been removed. However, we need large native shade trees like coast live oaks that can survive the droughts - not flimsy Myrtles!
- Maintain the public services throughout that they are responsible for. Repave the streets, trim the trees, and clean up the parks of homeless vagrants.
- Wish I lived above Foothill or not so close to the rundown apartment community.
- Fix the potholes and trim the trees.
- Remove the homeless. Give more money to Upland PD. Pay for citywide cameras and fix downtown. You would have thought by now, downtown Claremont's success may have inspired somebody.
- Solve and prevent crimes. Pick up the trash, fix the road, and trim dangerous over grown trees.
- Allow more mixed use above Foothill Blvd. I know it won't happen, but it should.
- Plant more trees.
- Do the minimum. Fix the streets, cut the trees that are ruining the sidewalks and streets. Revamp the City officials' jobs. Instead of spending money on statutes, use money for the real needs of the City. Get officials that really care about the City and be accountable to the citizens (taxpayers) of the City. Once that is done and the City is in good fiscal order maybe then you can think of how to help in other places. It is hard to

think about other items when you see the City going downhill and more crime than ever before.

- Enforce the speeding epidemic on 7th street, as well as the poor street maintenance. There is also an abundance of homeless foot traffic on 7th Street due to the proximity of the Euclid on/off ramp and the Mountain on/off ramp. This street should have speed bumps and cameras.
- I am mostly satisfied.
- More police presence during the drop off and pick up times of the school's near me. The speeding is dangerous. Children nearly get hit on a daily basis.
- Enforce speed limits. 35 MPH is a crude joke, especially if located on a direct route to 210 Fwy. People don't care. They never see police. Doesn't cross their mind they are exceeding speed limit. I would favor a sales tax or even RE tax to fund traffic police growth.
- Fix the streets and sidewalks.
- Fix the infrastructure that is deteriorating all around us.
- Street repairs.
- We need more affordable housing and full time jobs with living wages.
- Fix the street. Repaving is required throughout the city.
- Nothing.
- More police patrols, move the homeless along and not allow them to sleep on the sidewalks, more aggressive pursuit of burglars.
- Repave the streets. They are 30 years old and never been sealed.
- Nothing.
- Care for the trees.
- Nothing I can think of at this time.
- Better policing.
- Keep your hands off of San Antonio Heights. Your government is a mess.
- Better public works and code enforcement.

Question 48

What can or should the City of Upland do to improve your ability to locate to a neighborhood of your choice?

Open-ended responses:

- No desire to move, I'm content.
- Again. Not the government's job.
- Upland shouldn't be responsible for helping me figure out where to move. I'm an adult, I know how to relocate.
- People can find their own.

- This is not a cities responsibility.
- Nothing. It's not the government's responsibility to find me a better place to live.
- Again, it's not the City's responsibility to provide this service. The city can work with Realtors and refer citizens to them. That's all. The can help find someone a home to rent or purchase and can work with them in applying for state assistance if needed.
- Leave moving choices to the people and get the hell out of our business.
- Please do absolutely nothing about this. Focus instead in real issues that local City government should be doing.
- Unsure.
- Not the City's job to do that.
- Nothing! It's our job to achieve to live in the neighborhood we desire.
- Nothing. It is not the City's job.
- It's not up to the City it's up to me. People need to make choices for themselves and not put it on other people. If I want to move to a different neighborhood then I need to work harder to obtain my goals it's that simple.
- Lower the overall rental requirements and regulate rental increases, offer more resources for housing.
- Nothing. Housing market dictates the price. Better neighborhood, higher prices. Try to move into Beverly Hills for same price as Upland housing.
- Nothing. This is not a city matter.
- It's not up to them.
- Not looking for handouts!
- Nothing - not their job.

**Question 49**  
 What are the one or two most pressing issues that you see facing the City of Upland over the next five years?

Open-ended responses:

- Corruption & "Homeless"
- Homeless populations and lack of affordable housing.
- Overpopulation.
- Increase in apartment rental cost.
- Maintaining infrastructure and equitably resolving the long term financial viability of the city.
- Crime, lack of transportation. Lack of education in schools, cost of utilities.
- Too many people, homeless, water rates, taxes, pensions, fire and police.
- City finances and services.
- Homeless and keeping businesses afloat.

- Political correctness and socialism. We have more people coming into the community who expect someone else to give them something. This survey is proof of that.
- Thoroughfares water ways.
- Homeless community and the rise of crime.
- Homeless and water rates and fixing the streets.
- Finances, getting a City Council that can work together for the good of Upland.
- Maintaining fiscal health and ensuring smart land use decisions utilizing open, competitive bid and proposal processes. I am very concerned that a few large land owners and businesses have undue influence in Upland.
- Modernizing and filling up downtown Upland. Since we can't expand much that's an area that needs to become more of a destination. Hip and vibrant. The other issue is all the petty crime due to the increased vagrants. Partly because the City is not hard enough on them, lack of patrols due to budget and the use of the bike path by them. Could the City save money by closing its police department and contracting with San Bernardino sheriffs like Rancho Cucamonga?
- 1. Racism, intolerance, right wingers making lots of noise. It has become an unpleasant place to live. 2. The library has almost no books. Can you fix the library? Please get the science fiction section back, and/or speculative fiction. The library gave all of the sci fi books away. Children's section of the library is lacking. Drive over to Rancho Cucamonga to their branch on Archibald and you'll see what I mean. Get some children's programs going. Somehow Rancho's libraries are awesome and Upland's is really poor. I go to the library quite regularly and often there are no kids in there except for my two granddaughters. That's because it is so weak, but it is very sad. A town with no vibrant library is a town that is dying. The schools are great, but the library is weak. So I guess the kids are getting their books from the schools.
- Lack of adequate policing. Incompetent City leadership, mainly City Council.
- Overpopulation/crowded roads (like Alhambra) and transients' population growth.
- Overdevelopment of our City with unaffordable housing and loss of our parkland/open spaces and trees (on both public and private land).
- The homeless people on the streets, parks, and freeway exits. It's embarrassing.
- Street and tree maintenance.
- The increase in Utilities and the management of the income of said increase. The increase in the City's population and making sure there are enough City Services (Police, Fire, and schools) to accommodate the increase.
- Lack of support for law enforcement and failure to promote non-discount storefronts.
- Crime and City starting to look like a ghetto. Please resolve these issues instead.
- Homelessness, parking, parks.
- Cost and population density of housing. We also need to expand our police department.
- Limited water. Too much demand and not enough supply. We need to collect more water and offer incentives for citizens to install rain collection systems.
- Increased heat due to climate change and heat islands caused by too few trees and too much concrete.

- Increased crime rate due to unchecked criminal activity and limited police presence.
- Continued financial difficulties caused by short sighted planning and uncreative thinking. The City needs to research and emulate the successes of cities around the world to improve overall and to resolve our financial woes. Resolving financial woes by reducing services and increasing costs is not the solution. We, as a City, need to get really creative and be more citizen friendly to address our problems.
- Over population & parking issues. Stop building so many apartments & condos in dense areas. Build some parking structures if you do keep building apartments. Increased crime as people from LA/OC move out to the suburbs.
- Money. Better budgeting. Creating more income so services don't have to be cut.
- Fiscal responsibility. Fighting crime.
- Homeless population and we need crossing guards on Mountain.
- The disbanding of the fire department.
- Water rate increase.
- Homelessness.
- Fiscal responsibility. Just as I need to be responsible for me and my family. Not the City's job to be the provider of everything.
- Our city council is not doing their job.
- Figure out how to budget so that our roads and trees are cared for.
- Rising cost of utilities. Homeless population that doesn't have anywhere to go and congregates in large groups in business areas. There are a few that are aggressive and won't go away.
- Gathering input from the populace, then communicating problems, options, objectives, and plans with citizens. Then communicating again, then again. Many citizens react to "it's all about me" thinking. They have no inkling about why parks are sold, water rates rise, fire department merged.
- Homelessness and overcrowding...we don't need any more homes or housing in Upland our resources are already thin our one high school is already full to capacity!
- Failing infrastructure and the ever increasing homeless / drug problems.
- Homeless /Transients moving in and camping out.
- Embracing diversity and finding common ground for the city not just north of Foothill.
- Homeless running rampant and unchecked. Water rates are too high all because the City didn't do what they promised and put money away to address this.
- Homeless people and lack of law enforcement.
- Too much development, increased crime.
- High cost of taxes and high cost of utilities.
- Crooked and corrupt politicians.
- Trees and street repairs.
- Unfunded pension obligations, and the lack of oversight of the City spending.
- City Council.
- The water rate increase and property tax increase...two miss handled implementations the City-imposed on Upland Residents and one more The Cities willingness to openly

oppose SB54 by wanting to send a letter to the State saying they disagree with it. Giving the legal immigrants and residents of the City the feeling/ impression that they are not welcome here.

- Transient blight and crime.
- Pathetic government.
- Homelessness/mental health.

Question 50  
 Are there any other issues you feel need to be addressed in the Analysis of Impediments to Fair Housing Choice?

Open-ended responses:

- None.
- No.
- Cost of electric, water, taxes.
- None. There are plenty of housing options for hard working law abiding citizens.
- This was a very thorough questionnaire.
- Conduct community meetings aimed at reducing the bias toward multifamily housing.
- No.
- No.
- Availability of jobs that provide economic stability.
- The world is not meant to be fair.
- No. The bigger issue is the amount of attention for this and lack of attention to the other real issues that local governments are responsible for.
- Sustainability.
- No.
- No.
- My HOA has been discriminating against people with disabilities because they think they have the right to. HOAs need training on current laws.
- This is not Upland's primary issue.
- No.
- Bottom line, yearly rental increases need to stop and the amounts of rent that goes up needs to be regulated, credit check fee's need to be lowered as well as credit requirements.
- What impediments? There are none.
- What a waste of my time. We don't have an issue now, why try to make one?
- Yes – get rid of this socialist agenda.