



Town of
Apple Valley



Draft 2022 Analysis of Impediments to Fair Housing Choice



MDG
Associates, Inc.

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VICTORVILLE CITY COUNCIL

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Mayor

Leslie Irving
Mayor Pro Tem

Elizabeth Becerra
Council Member

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Council Member

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Table of Contents

Executive Summary	1
Fair Housing Issues.....	2
Apple Valley	2
Victorville	5
Demographic Summary	8
Segregation/Integration.....	16
Analysis.....	16
Racially and Ethnically Concentrated Areas of Poverty.....	26
Analysis.....	26
Disparities in Access to Opportunity	28
Educational Opportunities	28
Employment Opportunities.....	32
Transportation Opportunities	42
Low Poverty Exposure Opportunities.....	49
Environmentally Healthy Neighborhood Opportunities.....	53
Patterns in Disparities in Access to Opportunity	57
Disproportionate Housing Needs.....	58
Analysis.....	58

Executive Summary

The Town of Apple Valley was incorporated in 1988 and consists of 78 square miles. According to the 2020 Census, the population of the Town is approximately 76,000 people. The City of Victorville was incorporated in 1962 and encompasses 74 square miles. According to the 2020 Census, approximately 135,000 people live in the City. Since 1997, both cities have received an annual allocations of Community Development Block Grant (CDBG) funds from the U. S. Department of Housing and Urban Development (HUD).

In 2003, the Town of Apple Valley and City of Victorville formed the HOME Investment Partnership Program Consortium (the “HOME Consortium”) in order to meet the threshold of obtaining HOME entitlement status with HUD. Both the City and the Town receive CDBG and HOME funding annually. For the purpose of this Assessment to Fair Housing (AFH), the Town of Apple Valley and the City of Victorville may be collectively referenced as “Communities” and “Jurisdictions”.

As Entitlement Jurisdictions, both the City and Town are required to prepare and adopt a Consolidated Plan (Con Plan) and an Analysis of Impediments to Fair Housing (AI) to assist the Communities in identifying fair housing issues, contributing factors, and goals in order to affirmatively further fair housing. Below is a summary of the fair housing issues, significant contributing factors, and fair housing goals. Also included is an overview of the process and analysis used to identify the fair housing issues and to reach the goals.

To conduct the Analysis of Impediments for Apple Valley and Victorville, the Jurisdictions gathered and analyzed data for each jurisdiction and the region. The region is defined as the Riverside-San Bernardino-Ontario Metropolitan Statistical Area, which comprises Riverside County and San Bernardino County. The data utilized are from the U.S. Census Bureau American Community Survey (ACS), HUD’s AFFH Data and Mapping Tool, the Bureau of Labor Statistics, Inland Fair Housing and Mediation Board, and stakeholder surveys conducted as part of the Con Plan process. The data are generally from the most recent available years, with the exception of the ACS data, which are from the 2013-2017 estimates in order to align with the data utilized in the Con Plan.

Analyzed data topics include:

- Demographic
- Housing
- Segregation/ Integration
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity

Fair Housing Issues

Apple Valley

Overview

According to the data analysis summarized in this document, Apple Valley residents in general have relatively low access to high performing schools and employment opportunities, and relatively high exposure to poverty in their neighborhoods. However, Black and Hispanic residents (especially those living below the poverty line), residents of Mexican origin, and families with children, are least likely to live in neighborhoods with high performing schools, high labor force participation, and high levels of human capital. These groups are also more likely to live in neighborhoods where they are exposed to poverty.

These challenges are all present in Census tract 0097.16, which is in the center of the jurisdiction and is defined by HUD as a racially or ethnically concentrated area of poverty (R/ECAP). Per HUD, R/ECAPs are Census tracts that meet both of the following criteria: a non-White population of 50 percent or more, and a poverty rate that exceeds 40% or a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever threshold is lower. Census tract 0097.16 has relatively low performing schools, low levels of labor force participation and human capital, and high levels of poverty. The analysis shows that Black residents, families with children, and residents born in Mexico disproportionately reside in this area.

Inland Fair Housing and Mediation Board is the primary organization providing fair housing assistance and support within the region. As summarized in *Table 1 – Housing Discrimination Cases by Protected Class, 2011-2021* below, the most common fair housing case documented by both Apple Valley and Victorville is related to disability. The second most common issue is race and the third is sex.

Table 1 – Housing Discrimination Cases by Protected Class, 2011-2021

Protected Class	Cases in Apple Valley	Cases in Victorville
Age	6	8
Ancestry		
Arbitrary	3	11
Color		3
Disability	168	314
Familial Status	4	14
Marital Status	1	
National Origin	3	10
Race	21	80
Religion	2	1

Sex	22	25
Sexual Orientation	1	2
Source of Income	4	16
Grand Total	235	484

Source: Inland Fair Housing and Mediation Board

Segregation

- Compared to the region and Victorville, Apple Valley has relatively few Hispanic, Limited English Proficiency, and Foreign-Born residents, and compared to Victorville, Apple Valley also has relatively few Black residents (see *Table 2 – Demographics* and *Table 3 – Demographic Trends*).
- Mexican-born residents are the only foreign-born population group present in the Census tracts in the center of the jurisdiction, including in the R/ECAP (Census tract 0097.16).

Access to Opportunities and Exposure to Adverse Community Factors:

- R/ECAPs:
 - Census tract 0097.16, in the center of the jurisdiction, is classified as a R/ECAP (see *Map 1*). Black residents of Apple Valley disproportionately reside in the R/ECAP: while Black residents only make up 7.7% of the jurisdiction’s total population, 15.33% of the R/ECAP population is Black. Additionally, families with children and residents born in Mexico also disproportionately reside in R/ECAPs. (See *Table 2 – Demographics* and *Table 7 – R/ECAP Demographics*)
- Access to high-performing schools:
 - Black and Hispanic residents living below the poverty line are least likely of any racial/ethnic group to live in neighborhoods with high-performing schools (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).
 - Among foreign-born residents, those born in Mexico appear to be least likely to live in neighborhoods with high-performing schools (see *Map 7*). This is related to the fact that residents born in Mexico disproportionately reside in R/ECAPs (See *Table 2 – Demographics* and *Table 7 – R/ECAP Demographics*).
 - Families with children appear less likely to live in neighborhoods with high-performing schools than families without children (see *Map 7*). This is related to the fact that families with children disproportionately reside in R/ECAPs (See *Table 2 – Demographics* and *Table 7 – R/ECAP Demographics*).
- Employment opportunities:
 - Black and Hispanic residents living below the poverty line are least likely to live in neighborhoods with high labor force participation and human capital (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).
 - In the areas with the best access to employment centers and the highest levels of labor force participation and human capital, there are relatively few residents of

Mexican origin compared to other National Origin groups, or families with children compared to other types of families, indicating that these groups have less access to neighborhoods with employment opportunities (see *Map 8* and *Map 9*).

- Access to transportation:
 - Native Americans living below the poverty line experience the least access to public transit and the highest transportation costs of any group (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).
- Exposure to poverty:
 - While all residents have relatively high exposure to poverty in their neighborhoods, the following groups are most likely to live in neighborhoods with relatively high exposure to poverty (this is related to the fact that these groups disproportionately reside in the R/ECAP area):
 - Hispanic and Black residents (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).
 - Mexican-born residents and families with children (see *Map 12*).

Housing Issues

- According to Inland Fair Housing and Mediation Board, the majority of fair housing complaints received in the jurisdiction are related to residents with a disability seeking reasonable accommodations (see *Table 1 – Housing Discrimination Cases by Protected Class, 2011-2021*).
- Over half of renters are cost-burdened, meaning they use more than 30% of their income to pay for housing-related costs. The percentage of all renters who are cost burdened is decreasing, however the number of cost-burdened renters is increasing (see *Table 4 – Housing Trends*).
- Native American, Hispanic, and Black households are significantly less likely than White, Non-Hispanic or Asian/Pacific Islander households to own their own homes (see *Table 11 – Homeownership and Rental Rates by Race/Ethnicity*).

Possible Future Fair Housing Concerns:

- A small but increasing proportion of the population has limited English proficiency. The main language spoken among those who speak English “less than very well” is Spanish (see *Table 2 – Demographics, Table 3 – Demographic Trends, and Table 6 - Language Spoken at Home*).
- The population is aging. The proportion of the population that is over age 65 is increasing (see *Table 3 – Demographic Trends*).
- According to the Racial/Ethnic Dissimilarity Index, while racial/ethnic segregation in Apple Valley remains low, it has been increasing since 1990, especially between White and Black residents (see *Table 5 – Racial/Ethnic Dissimilarity Trends*).

Victorville

Overview

According to the data analysis, all Victorville residents, regardless of protected class status, have relatively low access to high-performing schools, relatively low access to neighborhoods with high labor force participation and human capital, and relatively high exposure to poverty in their neighborhoods. However, there is evidence that different protected class groups face specific challenges regarding access to opportunities and exposure to adverse community factors. For example:

- Native Americans, particularly those living below the poverty line, appear to be least successful in accessing employment in Victorville. According to ACS data, Native Americans have the lowest labor force participation rate and the highest unemployment rate of any group.
- Asian/Pacific Islander residents have slightly less access to public transit and face slightly higher transportation costs, which may be related to the fact that more residents of Filipino, Indian, Vietnamese, and Korean origin live outside the areas with the best access to public transit and the lowest costs, than live inside those areas.
- Hispanic residents, residents born in Mexico, and families with children disproportionately reside in racially or ethnically concentrated areas of poverty (R/ECAPs), which HUD defines as Census tracts that meet both of the following criteria: a non-White population of 50 percent or more, and a poverty rate that exceeds 40% or a poverty rate that is three or more times the average tract poverty rate for the metropolitan area, whichever threshold is lower.

Segregation

- Mexican-born residents appear to be the predominant foreign-born group in the city's central neighborhoods, while there appear to be higher concentrations of Asian-born residents in the southeastern Census tracts.

Access to Opportunities and Exposure to Adverse Community Factors

- R/ECAPs:
 - Census tracts 0098 and 0099.05, along the eastern edge of the jurisdiction, are classified as R/ECAPs, as are Census tracts 0091.17 and 0091.16, which are partially within northern Victorville (see *Map 1*). Hispanic residents, residents born in Mexico, and families with children disproportionately reside in R/ECAPs (see *Table 2 - Demographics* and *Table 7 – R/ECAP Demographics*).
- Employment opportunities:
 - Native Americans, and particularly those living below the poverty line, may be least successful in accessing employment in Victorville: Native Americans have the lowest Labor Market Index value of any group, and Native Americans below

the poverty line have the lowest Jobs Proximity Index value of any group (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).

- Access to transportation:
 - Asian and Pacific Islander residents have slightly less access to public transit and face slightly higher transportation costs than other groups (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*). This disparity may be related to the fact that, as shown on *Map 10* and *Map 11*, a larger number of residents of Filipino, Indian, Vietnamese, and Korean origin live outside the areas with the best access to public transit and the lowest costs, than live inside those areas (see *Map 10* and *Map 11*).
- Exposure to poverty:
 - While all residents have relatively high exposure to poverty in their neighborhoods, Asian and Pacific Islander residents living below the poverty line have the highest exposure to poverty (see *Table 8 – Opportunity Indicators, by Race/Ethnicity*).

Housing Issues

- According to Inland Fair Housing and Mediation Board, the majority of fair housing complaints received in the jurisdiction are related to residents with a disability seeking reasonable accommodations (see *Table 1 – Housing Discrimination Cases by Protected Class, 2011-2021*).
- Over half of renters are cost-burdened, meaning they use more than 30% of their income to pay for housing-related costs. The percentage of all renters who are cost burdened is decreasing, however the number of cost-burdened renters is increasing (see *Table 4 – Housing Trends*).
- Black households are significantly less likely than other households to own their own homes. Hispanic and Native American households are also less likely than White, Non-Hispanic or Asian/Pacific Islander households to be homeowners (see *Table 11 – Homeownership and Rental Rates by Race/Ethnicity*).

Possible Future Fair Housing Concerns:

- An increasing proportion of the population has limited English proficiency. The main language spoken among those who speak English “less than very well” is Spanish (see *Table 2 – Demographic*, *Table 3 – Demographic Trends*, and *Table 6 - Language Spoken at Home*).

Fair Housing Goals

Many of the fair housing issues summarized above are largely driven by private market forces over which the Community Development programs have limited control. However, both Apple

Valley and Victorville are firmly committed to promoting access to fair housing and affirmatively furthering fair housing through all of their programs and activities.

To promote fair housing, the following goals have been established for Apple Valley and Victorville.

Goal	Program Marketing
Description	Both jurisdictions shall ensure that all HUD-funded programs are marketed in high poverty areas within their jurisdiction in manners that will be accessible to residents to ensure that low-income residents and high poverty neighborhoods have best access to all program activities.
Evaluation	To evaluate this goal, each jurisdiction shall maintain documentation showing that it marketed programs in areas of high poverty and conducted such marketing in a way that clearly communicated the program to the residents in those areas.

Goal	Target Non-Housing Activities in Areas of High Poverty
Description	Both jurisdictions shall use CDBG funds to carry out non-housing activities (such as public works, public services, and economic development) in areas of high poverty. This may include carrying out activities citywide, but promoting services in those areas or electing to target activities in these areas.
Evaluation	To evaluate this goal, each jurisdiction shall report in the CAPER how its activities promoted anti-poverty goals and objectives.

Goal	Monitor and Apply for Federal and State Funding to Increase Community Development and Housing Activities
Description	Both jurisdictions shall actively monitor new funding opportunities for additional community development and affordable housing activities. Unless there is specific justification not to apply, the jurisdictions shall apply for these funding streams.
Evaluation	To evaluate this goal, each jurisdiction shall maintain a log of new Federal and State funding streams that are available to promote affordable housing and community development.

Goal	Promote Fair Housing Education for Tenants and Homebuyers
Description	Both jurisdictions shall fund and promote fair housing training for tenants, homebuyers and potential homebuyers to ensure that residents are fully informed of their rights as it relates to housing.
Evaluation	Maintain records of number of trainings conducted and training participants.

Goal	Promote Fair Housing Education for Landlords and Realtors
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Description	Both jurisdictions shall fund and promote fair housing training for landlords and realtors to ensure that they understand the fair housing requirements and rights of tenants and homebuyers. .
Evaluation	Maintain records of number of trainings conducted and training participants.

Goal	Maintain Fair Housing Resources on Website
Description	In collaboration with the fair housing provider for the jurisdiction, maintain a page on the jurisdiction website that provides access to fair housing resources and documents. Further, collaborate with the fair housing provider to promote trainings and other fair housing related events.
Evaluation	Review and update webpage resources annually with support from fair housing provider and maintain documentation of promoting all trainings and events carried out by the fair housing provider in the jurisdiction.

Goal	Maintain Housing and Community Development Resources List
Description	Establish and maintain a list of all housing and community development resources that is updated annually. This list may include services such as grant or loan programs for reasonable modifications and access to programs such as Meals on Wheels.
Evaluation	Review and update list on an annual basis.

Demographic Summary

Describe demographic patterns in the jurisdiction and region and describe trends over time (since 1990).

Table 2 – Demographics, shows demographic information for the populations of Apple Valley, Victorville, and the region. The region is defined as the Riverside-San Bernardino-Ontario Metropolitan Statistical Area, which comprises Riverside County and San Bernardino County. *Table 3 – Demographic Trends*, shows similar data over time, going back to 1990.

Race/Ethnicity:

Apple Valley: As shown in *Table 2*, Apple Valley is a majority White, non-Hispanic jurisdiction. Just over half of Apple Valley’s population is White, non-Hispanic, approximately 35% are Hispanic, 7.7% are Black, and 3% are Asian or Pacific Islander. Over the past 30 years, Apple Valley has become less White. This trend has been driven by the growth of the Hispanic population, shown in *Table 3*.

Victorville: Victorville is a majority-minority city. Fifty-five percent of the population is Hispanic, 15% is Black, almost 4% is Asian or Pacific Islander, and 22% is White, Non-Hispanic. Over the past 30 years, Victorville's population has increased due primarily to the growth of the Hispanic and Black populations. In 1990, the city was two-thirds White, Non-Hispanic. Since then, the White population has declined while the Black population more than quadrupled and the Hispanic population grew six-fold.

Comparison Across Jurisdictions and to the Region: Apple Valley is a majority White, Non-Hispanic jurisdiction in a majority-minority region. Apple Valley has a much smaller percentage of Hispanic residents than either Victorville or the region. Victorville's population, which is 55% Hispanic, looks more like the region, however, Victorville has a higher percentage of Black residents than either the region or Apple Valley. Both Apple Valley and Victorville have a smaller proportion of Asian or Pacific Islander residents than the region. Over the past 30 years, all three geographies have experienced population growth driven in part by increasing numbers of Hispanic residents. In Victorville and the region, the White, Non-Hispanic population also declined over this period, while in Apple Valley, the number of White, Non-Hispanic residents increased. As a result of these trends, Victorville and the region became majority Hispanic. Apple Valley, in comparison, continues to be majority White, Non-Hispanic.

National Origin

Apple Valley: As shown in *Table 2*, the main country of origin for the foreign-born population in Apple Valley is Mexico. Residents born in Mexico comprise 3.34% of the population. Residents from El Salvador and the Philippines each represent approximately 0.87% of the population of Apple Valley. Over the past 30 years, the foreign-born population in Apple Valley has grown from 5.55% of the population to over 9%.

Victorville: As shown in *Table 2*, the main country of origin for the foreign-born population in Victorville is Mexico, followed by El Salvador and the Philippines. Just over 10% of the population was born in Mexico. Over the past 30 years, the foreign-born population in Victorville has grown from about 10% of the population to nearly 18%.

Comparison Across Jurisdictions and to the Region: The main country of origin for the foreign-born population in Apple Valley, Victorville, and the region is Mexico. El Salvador and the Philippines are the second and third most common nations of origin for the foreign-born population in all three areas. In all three geographies, the proportion of the population that is foreign-born has been increasing over the past 30 years, as shown in *Table 3*. *Table 2* and *Table 3* also show that Apple Valley has had, and continues to have, a relatively small proportion of foreign-born residents when compared to both Victorville and the region. In the most current year shown in *Table 3* (2017), 9.29% of Apple Valley residents were born outside the U.S., compared to 17.74% of Victorville residents and 21.37% of the regional population.

Limited English Proficiency

Apple Valley:

As shown in *Table 2*, the most common language spoken among those who speak English “less than very well” in Apple Valley is Spanish.¹ Over 3% of Apple Valley’s population has limited English proficiency (LEP) and uses Spanish as their primary language at home. The proportion of the population that speak English “less than very well” has been increasing over the past 30 years, as shown in *Table 3*.

Victorville:

The most common language spoken among those who speak English “less than very well” in Victorville is Spanish. Over 10% of Victorville’s population has limited English proficiency (LEP) and uses Spanish as their primary language at home. The proportion of the population that speak English “less than very well” has been increasing over the past 30 years, as shown in *Table 3*.

Comparison Across Jurisdictions and to the Region:

As shown in *Table 2*, the most common language spoken among those who speak English “less than very well” in Apple Valley, Victorville, and the region is Spanish. Apple Valley has a smaller proportion of residents that have limited English proficiency (LEP) and use Spanish as their primary language at home, compared to Victorville and the region. In all three geographies, the proportion of the population that speak English “less than very well” has been increasing over the past 30 years, as shown in *Table 3*. *Table 3* also shows that Apple Valley has a smaller proportion of LEP residents than either Victorville or the region, and Victorville has a slightly smaller proportion of LEP residents than the region. For the most current year shown in *Table 3* (2017), 4.91% of Apple Valley residents, 12.22% of Victorville residents, and 15% of the region’s residents had limited English proficiency.

Disability

Apple Valley:

As shown in *Table 2*, the most common types of disabilities in Apple Valley are ambulatory difficulties (8.72% of the population has an ambulatory difficulty), followed by independent living difficulties (6.17% of the population) and cognitive difficulties (5.34% of the population).

Victorville:

The most common types of disabilities in Victorville are ambulatory difficulties (5.56% of the population has an ambulatory difficulty), followed by independent living difficulties (4.37% of the population) and cognitive difficulties (4.36% of the population).

Comparison Across Jurisdictions and to the Region:

The most significant disability types in all three geographies are the same: ambulatory, independent living, and cognitive difficulties. However, Apple Valley has higher rates of individuals living with disabilities than either Victorville or the region. *Table 1 – Housing*

¹ The ACS does not provide 5-year estimates for all languages spoken by the population that speaks English “less than very well” after the 2011-2015 dataset. Instead, for later years, data is provided for those who speak Spanish, Other Indo-European languages, Asian and Pacific Islander languages, and Other languages. There are 1-year estimates through 2019 that provide more specificity regarding languages spoken, but these estimates are not available for Apple Valley. For this reason, *Table 2* uses the AFFH data provided by HUD, which is from the 2011-2015 ACS, with the exception of data for Spanish speakers, which is taken from the 2013-2017 ACS table S1601.

Discrimination Cases by Protected Class, 2011-2021, below, shows housing discrimination cases by protected class for the ten-year period between 2011-2021. These data, provided by Inland Fair Housing and Mediation Board, show the large majority of fair housing complaints received in each jurisdiction are related to residents living with a disability.

Table 1 – Housing Discrimination Cases by Protected Class, 2011-2021

Protected Class	Cases in Apple Valley	Cases in Victorville
Age	6	8
Ancestry		
Arbitrary	3	11
Color		3
Disability	168	314
Familial Status	4	14
Marital Status	1	
National Origin	3	10
Race	21	80
Religion	2	1
Sex	22	25
Sexual Orientation	1	2
Source of Income	4	16
Grand Total	235	484

Source: Inland Fair Housing and Mediation Board

Age

Apple Valley:

As shown in *Table 2*, 26.35% of Apple Valley’s population is younger than 18, 56.48% are between 18-64 years old, and 17.16% are 65 years or older.

Victorville:

As shown in *Table 2*, 32.39% of Victorville’s population is younger than 18, 58.59% are between 18-64 years old, and 9.02% are 65 years or older.

Comparison Across Jurisdictions and to the Region:

As shown in *Table 2*, compared to Apple Valley and the region, Victorville has a relatively young population: Victorville has a smaller proportion of residents over the age of 65 years and a larger proportion of residents under the age of 18. Compared to the region, Apple Valley has a relatively old population. This is reflected in the data on the median age of residents: according to ACS data, the median age in Apple Valley is 37.2 years, the median age in the region is 34 years, and the median age in Victorville is 29.6. Over the past 30 years, the populations in both Apple Valley and the region have been getting older, while the population in Victorville has been getting younger. *Table 3* shows that the percentage of the population that is under 18 has been

declining in Apple Valley and the region, and increasing in Victorville, while the opposite is true for the population aged 65 years and older in all three places.

Family Type

Apple Valley:

As shown in *Table 2*, in Apple Valley, the percentage of all family households that have children under the age of 18 living with them is 41.07%.

Victorville:

As shown in *Table 2*, in Victorville, the percentage of all family households that have children under the age of 18 living with them is 52.05%.

Comparison Across Jurisdictions and to the Region:

As shown in *Table 2*, Victorville has a higher proportion of families with children than the region, and the region has a higher proportion of families with children than Apple Valley. In all three geographies, the proportion of families that have children is lower than it was in 1990, as shown in *Table 3*.

Race/Ethnicity (2017)	Apple Valley, CA (Jurisdiction)		Victorville, CA (Jurisdiction)		Riverside-San Bernardino-Ontario, CA (Region)				
	#	%	#	%	#	%			
White, Non-Hispanic	36,942	51.37%	26,884	22.09%	1,493,828	33.37%			
Black, Non-Hispanic	5,536	7.70%	18,486	15.19%	309,795	6.92%			
Hispanic	25,254	35.12%	67,268	55.26%	2,239,029	50.02%			
Asian or Pacific Islander, Non-Hispanic	2,199	3.06%	4,702	3.86%	298,740	6.67%			
Native American, Non-Hispanic	151	0.21%	187	0.15%	16,519	0.37%			
Two or More Races, Non-Hispanic	1,834	2.55%	4,055	3.33%	109,362	2.44%			
Other, Non-Hispanic	0	0.00%	139	0.11%	8,949	0.20%			
National Origin (2017)									
#1 country of origin	Mexico	2,399	3.34%	Mexico	12,464	10.24%	Mexico	554,782	12.39%
#2 country of origin	El Salvador	627	0.87%	El Salvador	1,664	1.37%	Philippines	62,880	1.40%
#3 country of origin	Philippines	626	0.87%	Philippines	1,394	1.15%	El Salvador	32,115	0.72%
#4 country of origin	China excl. Taiwan	432	0.60%	Guatemala	722	0.59%	China excl. Taiwan	26,784	0.60%
#5 country of origin	Guatemala	298	0.41%	Honduras	428	0.35%	Guatemala	23,668	0.53%
#6 country of origin	Syria	241	0.34%	China excl. Taiwan	417	0.34%	Vietnam	21,373	0.48%
#7 country of origin	India	203	0.28%	Korea	338	0.28%	Korea	17,364	0.39%
#8 country of origin	Korea	180	0.25%	Cuba	311	0.26%	India	17,278	0.39%
#9 country of origin	Germany	151	0.21%	Canada	296	0.24%	Canada	17,106	0.38%
#10 country of origin	Canada	143	0.20%	Japan	253	0.21%	Taiwan	9,935	0.22%
Limited English Proficiency (LEP) Language (2015)									
#1 LEP Language	Spanish (2017)	2,355	3.27%	Spanish (2017)	12,438	10.22%	Spanish (2017)	509,233	11.38%
#2 LEP Language	Tagalog	440	0.66%	Other Asian & Pacific Language	1,715	1.56%	Chinese	23,565	0.58%
#3 LEP Language	Other Indo-European Language	340	0.51%	Tagalog	1,520	1.38%	Tagalog	17,869	0.44%
#4 LEP Language	West Germanic Language	310	0.47%	Other & Unspecified Language	755	0.69%	Other Asian & Pacific Language	16,816	0.41%
#5 LEP Language	Other & Unspecified Language	310	0.47%	Other Indo-European Language	520	0.47%	Other Indo-European Language	16,222	0.40%
#6 LEP Language	Chinese	245	0.37%	West Germanic Language	350	0.32%	Vietnamese	13,764	0.34%
#7 LEP Language	Korean	205	0.31%	Korean	330	0.30%	Korean	11,881	0.29%
#8 LEP Language	Other Asian & Pacific Language	190	0.29%	Vietnamese	205	0.19%	Other & Unspecified Language	9,738	0.24%
#9 LEP Language	Slavic Language	95	0.14%	Slavic Language	160	0.15%	Slavic Language	2,041	0.05%
#10 LEP Language	French	75	0.11%	Chinese	85	0.08%	West Germanic Language	1,723	0.04%
Disability Type (2017)									
Hearing difficulty		3,589	4.99%		2,807	2.31%		134,692	3.01%
Vision difficulty		1,882	2.62%		3,061	2.51%		98,573	2.20%
Cognitive difficulty		3,838	5.34%		5,301	4.36%		185,324	4.14%
Ambulatory difficulty		6,272	8.72%		6,772	5.56%		264,490	5.91%
Self-care difficulty		2,485	3.46%		3,365	2.76%		110,137	2.46%
Independent living difficulty		4,436	6.17%		5,319	4.37%		187,680	4.19%
Sex (2017)									
Male		34,644	48.17%		59,854	49.17%		2,226,881	49.75%
Female		37,272	51.83%		61,867	50.83%		2,249,341	50.25%
Age (2017)									
Under 18		18,952	26.35%		39,423	32.39%		1,187,444	26.53%
18-64		40,620	56.48%		71,319	58.59%		2,746,625	61.36%
65+		12,344	17.16%		10,979	9.02%		542,153	12.11%
Family Type (2017)									
Families with children		7,454	41.07%		13,349	52.05%		468,086	46.99%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.
 Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
 Note 3: Data Sources: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates, accessed through the HUD AFFH Tool, Table 1, Version AFFHT0006, Released July 10, 2020.
 Note 4: LEP data for Spanish speakers comes from the 2013-2017 ACS 5-Year Estimates. For all other languages, data comes from the 2011-2015 ACS 5-Year Estimates.
 Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 3 - Demographic Trends

Race/Ethnicity	Apple Valley, CA (Jurisdiction)								Victorville, CA (Jurisdiction)								Riverside-San Bernardino-Ontario, CA (Region)							
	1990		2000		2010		Current (2017)		1990		2000		2010		Current (2017)		1990		2000		2010		Current (2017)	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	33,702	80.92%	37,049	67.66%	38,285	55.37%	36,942	51.37%	33,912	65.99%	31,318	48.45%	33,367	28.78%	26,884	22.09%	1,615,830	62.41%	1,540,776	47.33%	1,546,666	36.61%	1,493,828	33.37%
Black, Non-Hispanic	1,551	3.72%	4,565	8.34%	6,892	9.97%	5,536	7.70%	3,987	7.76%	7,669	11.86%	20,009	17.26%	18,486	15.19%	168,731	6.52%	263,322	8.09%	336,944	7.98%	309,795	6.92%
Hispanic	4,999	12.00%	10,213	18.65%	20,211	29.23%	25,254	35.12%	11,510	22.40%	21,773	33.68%	53,300	47.70%	67,268	55.26%	685,672	26.48%	1,228,683	37.75%	1,996,402	47.25%	2,239,029	50.02%
Asian or Pacific Islander, Non-Hispanic	950	2.28%	1,627	2.97%	2,681	3.88%	2,199	3.06%	1,441	2.80%	2,508	3.88%	5,614	4.84%	4,702	3.86%	93,331	3.60%	164,035	5.04%	298,585	7.07%	298,740	6.67%
Native American, Non-Hispanic	380	0.91%	856	1.56%	903	1.31%	151	0.21%	408	0.79%	815	1.26%	1,268	1.09%	187	0.15%	18,007	0.70%	36,061	1.11%	36,077	0.85%	16,519	0.37%
National Origin																								
Foreign-born	2,311	5.55%	4,048	7.41%	6,262	9.06%	6,683	9.29%	5,329	10.38%	8,163	12.62%	18,202	15.70%	21,993	17.74%	360,666	13.93%	612,354	18.81%	904,558	21.41%	956,427	21.37%
LEP																								
Limited English Proficiency	1,119	2.69%	2,477	4.53%	3,986	5.77%	3,529	4.91%	3,660	7.13%	6,051	9.35%	13,325	11.49%	14,880	12.22%	252,012	9.73%	462,538	14.21%	660,791	15.64%	624,427	15.00%
Sex																								
Male	20,551	49.36%	26,576	48.62%	33,854	48.97%	34,644	48.17%	25,535	49.73%	31,131	48.12%	58,235	50.24%	59,854	49.17%	1,294,274	50.00%	1,618,466	49.73%	2,101,083	49.73%	2,226,881	49.75%
Female	21,083	50.64%	28,082	51.38%	35,285	51.03%	37,272	51.83%	25,809	50.27%	33,563	51.88%	57,686	49.76%	61,867	50.83%	1,294,518	50.00%	1,636,316	50.27%	2,123,768	50.27%	2,249,341	50.25%
Age																								
Under 18	12,925	31.04%	17,567	32.14%	19,363	28.01%	18,952	26.35%	16,205	31.56%	22,589	34.92%	37,835	32.64%	39,423	32.39%	771,845	29.81%	1,044,686	32.10%	1,214,696	28.75%	1,187,444	26.53%
18-64	24,290	58.34%	29,488	53.95%	39,172	56.66%	40,620	56.48%	29,657	57.76%	34,899	53.94%	68,681	59.25%	71,319	58.59%	1,539,215	59.46%	1,869,817	57.45%	2,570,221	60.84%	2,746,625	61.36%
65+	4,419	10.61%	7,602	13.91%	10,604	15.34%	12,344	17.16%	5,482	10.68%	7,206	11.14%	9,405	8.11%	10,979	9.02%	277,732	10.73%	340,280	10.45%	439,934	10.41%	542,153	12.11%
Family Type																								
Families with children	6,120	53.31%	6,563	50.73%	7,846	44.38%	7,454	41.07%	7,369	55.17%	3,778	56.00%	14,830	57.03%	13,349	52.05%	350,701	53.60%	266,840	54.97%	500,062	50.99%	468,086	46.99%

Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.
Note 2: Data Sources: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; HUD AFFH Tool, Table 2, Version AFFHT0006, Released July 10, 2020.
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe housing patterns in the jurisdiction and region, including tenure, cost burden, and the location of renters and owners.

Tenure

Table 4 – Housing Trends, below, shows data on housing tenure and cost burden for Apple Valley, Victorville, and the region. These data are from the 2008-2012 and 2013-2017 American Community Survey 5-Year Estimates.

Apple Valley:

In Apple Valley, the number of housing units increased by about 1,000 units, from 22,975 to 23,911, due entirely to an increase in rental housing units. The number and share of owner-occupied housing units declined over this period, however, the majority of housing remains owner-occupied (64.81% of units were owner-occupied in 2017).

Victorville:

In Victorville, the number of housing units increased by about 1,500 units, from 31,186 to 32,629, due entirely to an increase in rental housing units. The number and share of owner-occupied housing units declined over this period. While the majority of housing remains owner-occupied (53.54% of units were owner-occupied in 2017), if these trends continue, rental housing will soon comprise the majority of housing in the city.

Comparison Across Jurisdictions and to the Region:

In all three geographies, the total number of housing units is increasing, and most of the housing remains owner-occupied. Over the five-year period between 2012 and 2017, however, the number and share of owner-occupied housing decreased in all three places. Victorville has a higher share of rental housing units compared to Apple Valley and the region. Of all three places, Apple Valley has the highest homeownership rate.

Cost Burden

Apple Valley:

As of 2017, over half of renters (53.03%) in Apple Valley were cost-burdened, meaning they used more than 30% of their monthly income to pay for housing-related costs. Among

homeowners, slightly less than 1/3 were cost-burdened. Over the five-year period between 2012 and 2017, the number and percentage of homeowners who were cost-burdened declined. Over the same period, the number of cost-burdened renters increased slightly, however the percentage of all renters who are cost-burdened declined, due to the larger increase in the total number of renters.

Victorville:

As of 2017, over half of renters (57.16%) in Victorville were cost-burdened. Among homeowners, about 1/3 were cost-burdened. Over the five-year period between 2012 and 2017, the number and percentage of homeowners who were cost-burdened declined. Over the same period, the number of cost-burdened renters increased, however the percentage of all renters who are cost-burdened declined, due to the larger increase in the total number of renters.

Comparison Across Jurisdictions and to the Region:

In all three geographies, over half of all renters in were cost-burdened in 2017. Victorville had the highest rate of cost-burden among renters, followed by the region. Apple Valley renters were the least likely to be cost-burdened. In all three geographies, about 1/3 of homeowners were cost-burdened in 2017. Over the five-year period between 2012-2017, trends were similar across all three geographies: the number and percentage of cost-burdened homeowners decreased, perhaps reflecting the recovery from the Great Recession; and the percentage of renters who were cost-burdened decreased, however, the number of cost-burdened renter households increased.

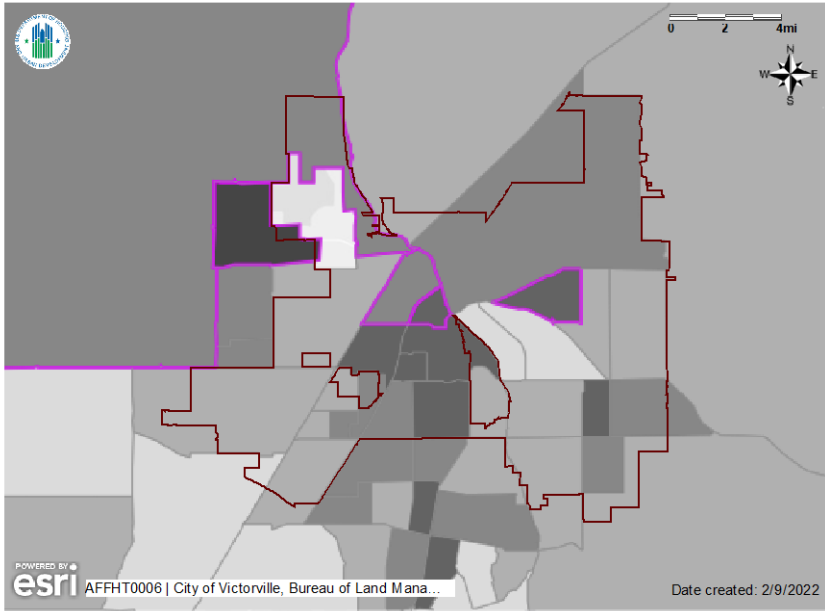
Table 4 - Housing Trends

Tenure	Apple Valley, CA (Jurisdiction)				Victorville, CA (Jurisdiction)				Riverside-San Bernardino-Ontario, CA (Region)			
	2012		2017		2012		2017		2012		2017	
	#	%	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	22,975		23,911		31,186		32,629		1,276,316		1,335,366	
Owner-Occupied	15,840	68.94%	15,497	64.81%	19,150	61.41%	17,469	53.54%	834,740	65.40%	832,117	62.31%
Renter-Occupied	7,135	31.06%	8,414	35.19%	12,036	38.59%	15,160	46.46%	441,576	34.60%	503,249	37.69%
Cost Burdened Households												
All Units	10,614	46.20%	9,525	39.84%	15,032	48.20%	14,560	44.62%	616,461	48.30%	561,328	42.04%
Owner-Occupied Units	6,241	39.40%	5,063	32.67%	7,756	40.50%	5,894	33.74%	363,112	43.50%	279,789	33.62%
Renter-Occupied Units	4,381	61.40%	4,462	53.03%	7,294	60.60%	8,666	57.16%	253,023	57.30%	281,539	55.94%

Note 1: Data Sources: U.S. Census Bureau, 2008-2012 and 2013-2017 American Community Survey 5-Year Estimates

Map 16 – Housing Tenure includes two maps showing the distribution of renter households in Apple Valley/Victorville and the region. The darker shaded areas have a higher proportion of renter households. The map of Apple Valley/Victorville shows a high concentration of renter households in two Census tracts in Apple Valley: 0097.16 in the center of the jurisdiction and 0097.10 in the southeast part of the jurisdiction. In Victorville, the Census tracts in the southeast part of the city have high concentrations of renters, as does the portion of Census tract 0091.16 that is inside Victorville’s northwest boundary. In the region, there are concentrations of renters in the southwest, as well as in Census tracts in the central and northern part of the region.

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Legend

Jurisdiction

Region

TRACT

R/ECAP

Percent Households who are Renters

- < 22.09 %
- 22.09 % - 36.92 %
- 36.92 % - 53.45 %
- 53.45 % - 73.4 %
- 73.4 % - 100.0 %

Percent Households who are Renters: Data not Available

Name: Map 16 - Housing Tenure

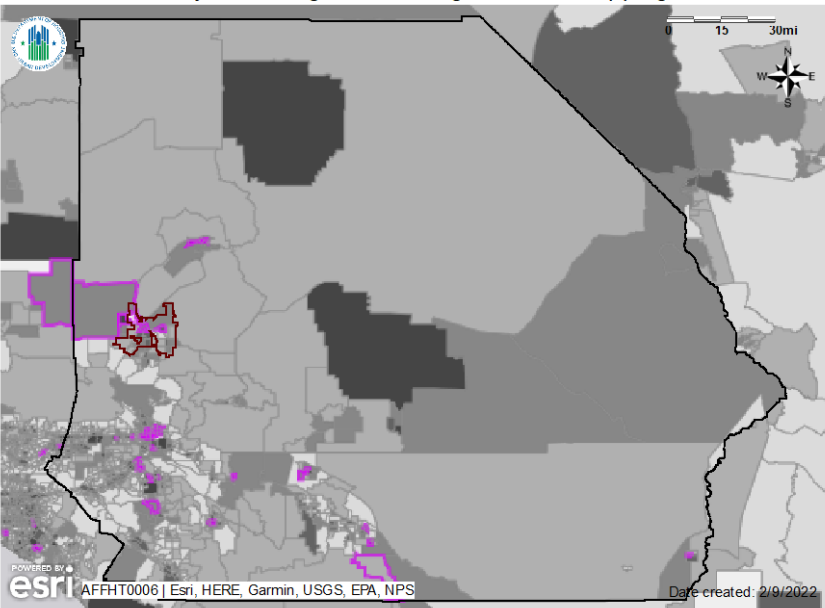
Description: Housing Tenure by Renters with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AF+HI 0006

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Legend

Jurisdiction

Region

TRACT

R/ECAP

Percent Households who are Renters

- < 22.09 %
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- 73.4 % - 100.0 %

Percent Households who are Renters: Data not Available

Name: Map 16 - Housing Tenure

Description: Housing Tenure by Renters with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AF+HI 0006

Segregation/Integration

Analysis

Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation. Explain how these segregation levels have changed over time (since 1990).

Table 5 – Racial/Ethnic Dissimilarity Trends shows how segregated or integrated various racial/ethnic groups are in Apple Valley, Victorville, and the region using a Dissimilarity Index, which is calculated using data from the 2010 Decennial Census. The Dissimilarity Index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Dissimilarity index values between 0 and 39 generally indicate high integration (low segregation), values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

Apple Valley:

As *Table 5* shows, Apple Valley has relatively high levels of integration among White and Black, White and Hispanic, and White and Asian/Pacific Islander residents. Asian/Pacific Islander and White residents are the most integrated according to this metric, while Black and White residents are the least integrated. While integration is relatively high, over the past 30 years, Apple Valley has become more segregated, with segregation levels between Black and White residents increasing the most of any group.

Victorville:

Table 5 shows Victorville has relatively high levels of integration among the various race/ethnic groups. In Victorville, Hispanic and White residents are the most integrated and Black and White residents are the least integrated, according to this metric. Similar to Apple Valley, over the past 30 years, segregation levels have increased slightly overall. Segregation between Hispanic and White residents and between Asian or Pacific Islander and White residents increased, while segregation between Black and White residents decreased.

Comparison Across Jurisdictions and to the Region:

Apple Valley and Victorville, compared to the region, are more integrated than the surrounding jurisdictions and county. The Dissimilarity Index values show moderate levels of segregation between race/ethnic groups in the region, with Black and White residents experiencing the highest degree of segregation. Over the last few decades, as all three geographies have become less White and more Hispanic (as shown in *Table 5*), they have also become more segregated overall.

Racial/Ethnic Dissimilarity Index	Apple Valley, CA (Jurisdiction)				Victorville, CA (Jurisdiction)				Riverside-San Bernardino-Ontario, CA (Region)			
	1990	2000	2010	Current	1990	2000	2010	Current	1990	2000	2010	Current
Non-White/White	3.19	12.04	14.15	18.24	10.70	11.09	12.61	13.83	32.92	38.90	38.95	41.29
Black/White	1.18	16.07	17.90	24.58	20.74	13.29	16.27	17.93	43.74	45.48	43.96	47.66
Hispanic/White	5.42	13.90	17.61	20.01	12.86	12.28	12.10	13.67	35.57	42.40	42.36	43.96
Asian or Pacific Islander/White	7.11	13.29	11.21	17.97	16.15	13.16	13.25	17.07	33.17	37.31	38.31	43.07

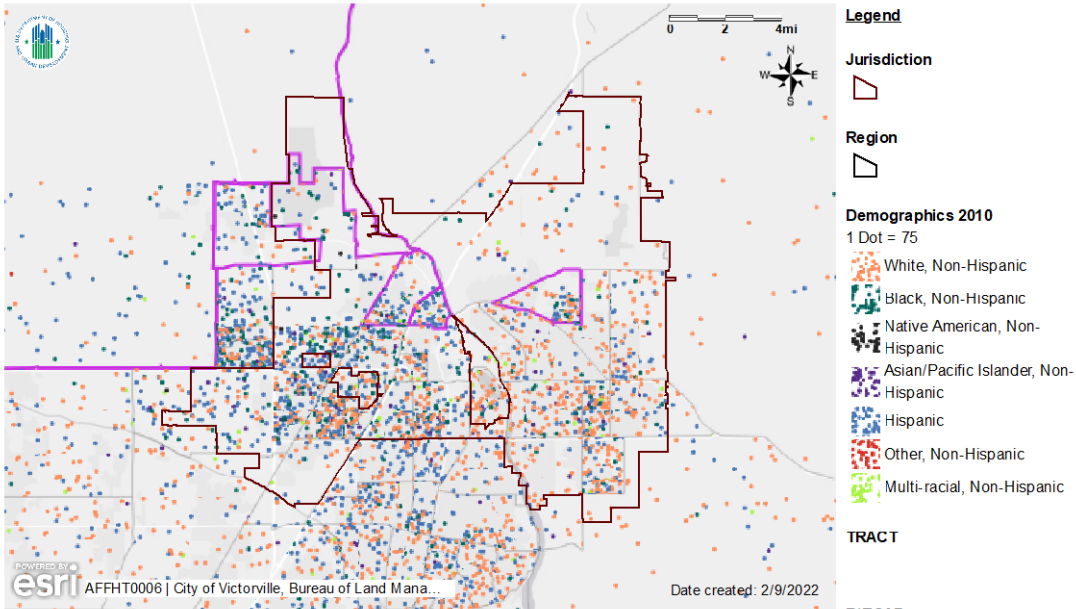
Note 1: Data Sources: Decennial Census, accessed through the HUD AFFH Tool, Table 3, Version AFFHT0006, Released July 10, 2020.
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/offh-data-documentation).

Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area. Discuss how patterns of segregation have changed over time (since 1990).

Map 1 – Race/Ethnicity shows the distribution of various racial/ethnic groups in Apple Valley, Victorville, and the region—each dot represents 75 people, and the various racial/ethnic groups are represented by different colored dots. *Map 2 – Race/Ethnicity Trends* shows the same distribution at three different points in the past: 1990, 2000, and 2010. In these maps there are no apparent concentrations or separation of colored dots within Apple Valley or Victorville, indicating that residents of different racial/ethnic groups within each jurisdiction experience high levels of residential integration and have for the past few decades. However, the maps do clearly show the higher numbers of Hispanic and Black residents (represented by blue and green dots, respectively) in Victorville compared to Apple Valley, as well as the increase in Hispanic residents in Victorville over the past 30 years.

In the region, by comparison, *Map 1* shows some areas of racial/ethnic concentration that align with the dissimilarity indices showing higher levels of segregation in the region than in Apple Valley or Victorville. While the maps are somewhat hard to read at this scale, there are areas on *Map 1* where orange dots (representing White, Non-Hispanic residents) are clustered with few people of other racial/ethnic groups present. *Map 2* shows the changing demographics over time, with an increasing number of Hispanic residents, represented by blue dots on the map, concentrated in certain parts of the region.

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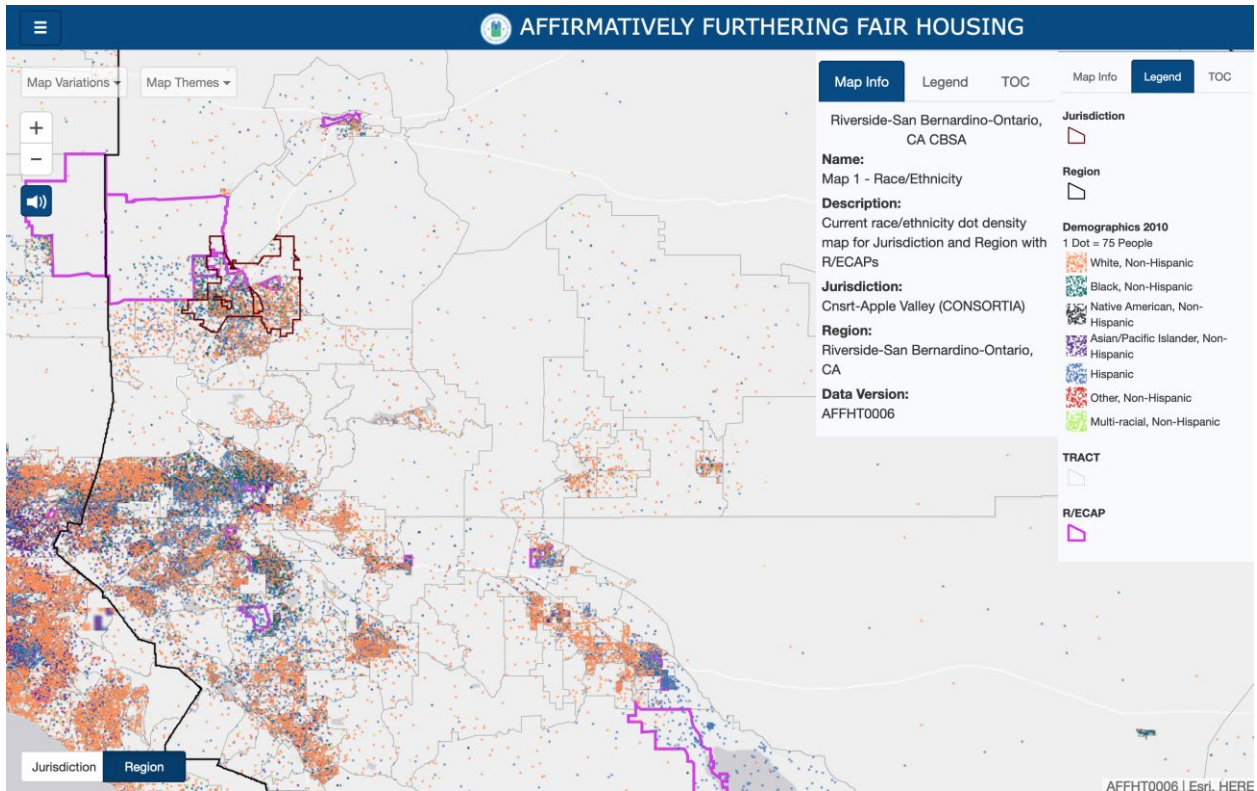
Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

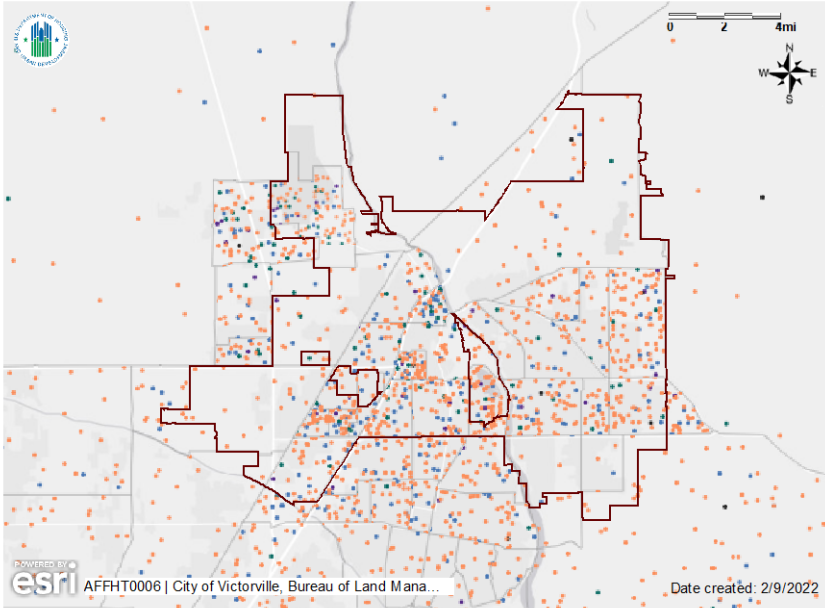
Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AFFHT0006



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- Legend**
- Jurisdiction**
[Red outline symbol]
 - Region**
[Black outline symbol]
 - Demographics 1990**
1 Dot = 75
 - [Orange dot symbol] White, Non-Hispanic
 - [Green dot symbol] Black, Non-Hispanic
 - [Grey dot symbol] Native American, Non-Hispanic
 - [Purple dot symbol] Asian/Pacific Islander, Non-Hispanic
 - [Blue dot symbol] Hispanic
 - TRACT**
 - R/ECAP**

Name: Map 2 - Race/Ethnicity Trends

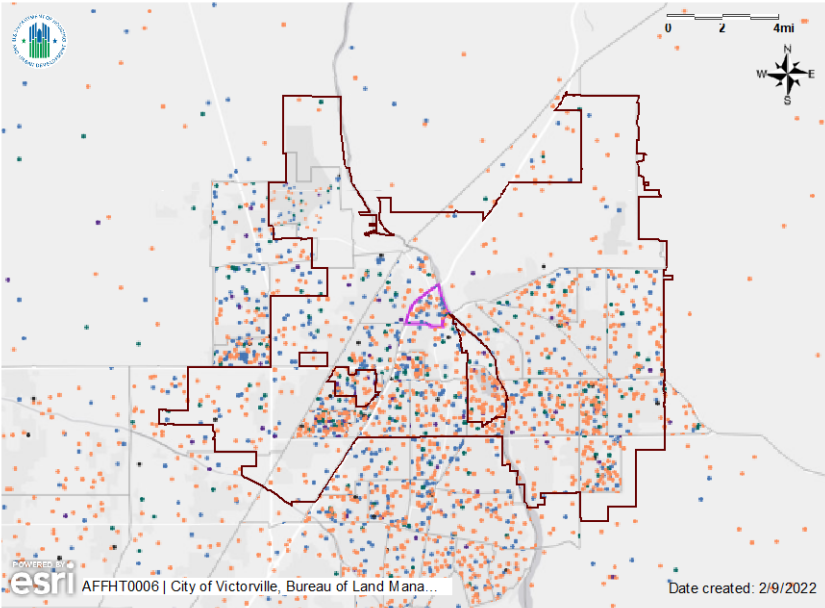
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AFFHT0006

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



- Legend**
- Jurisdiction**
[Red outline symbol]
 - Region**
[Black outline symbol]
 - Demographics 2000**
1 Dot = 75
 - [Orange dot symbol] White, Non-Hispanic
 - [Green dot symbol] Black, Non-Hispanic
 - [Grey dot symbol] Native American, Non-Hispanic
 - [Purple dot symbol] Asian/Pacific Islander, Non-Hispanic
 - [Blue dot symbol] Hispanic
 - TRACT**
 - R/ECAP**

Name: Map 2 - Race/Ethnicity Trends

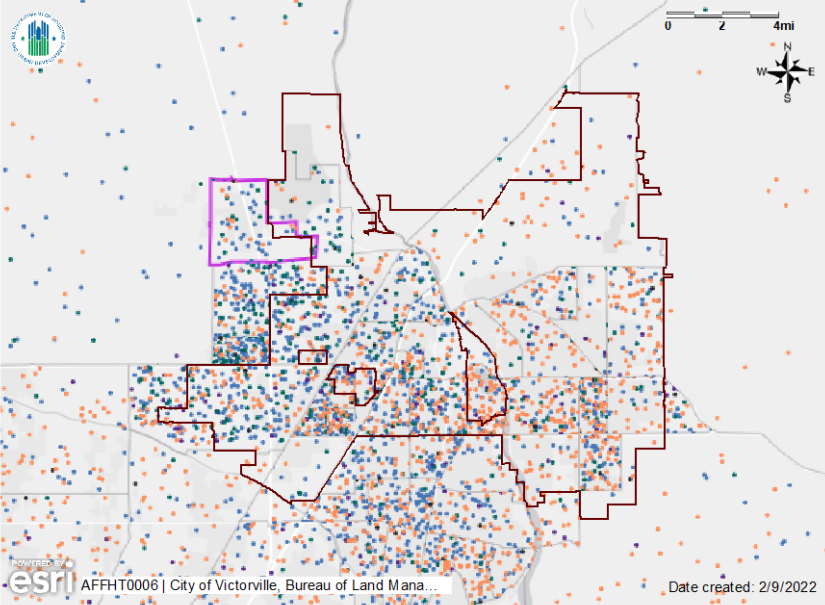
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AFFHT0006

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- Legend**
- Jurisdiction**
[Red outline]
 - Region**
[Purple outline]
 - Demographics 2010**
1 Dot = 75
 - White, Non-Hispanic
 - Black, Non-Hispanic
 - Native American, Non-Hispanic
 - Asian/Pacific Islander, Non-Hispanic
 - Hispanic
 - TRACT**
 - R/ECAP**

Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

HUD-Provided Data Version: AFFHT0006

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Map Variations ▾ Map Themes ▾

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Map Info
Legend
TOC

Riverside-San Bernardino-Ontario, CA CBSA

Name: Map 2 - Race/Ethnicity Trends

Variation: Race/Ethnicity Trends, 1990

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)

Region: Riverside-San Bernardino-Ontario, CA

Data Version: AFFHT0006

Jurisdiction
Region

Jurisdiction
[Red outline]

Region
[Purple outline]

Demographics 1990
1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic

TRACT

R/ECAP
[Purple outline]

Map Info Legend TOC

Jurisdiction [Red outline]

Region [Purple outline]

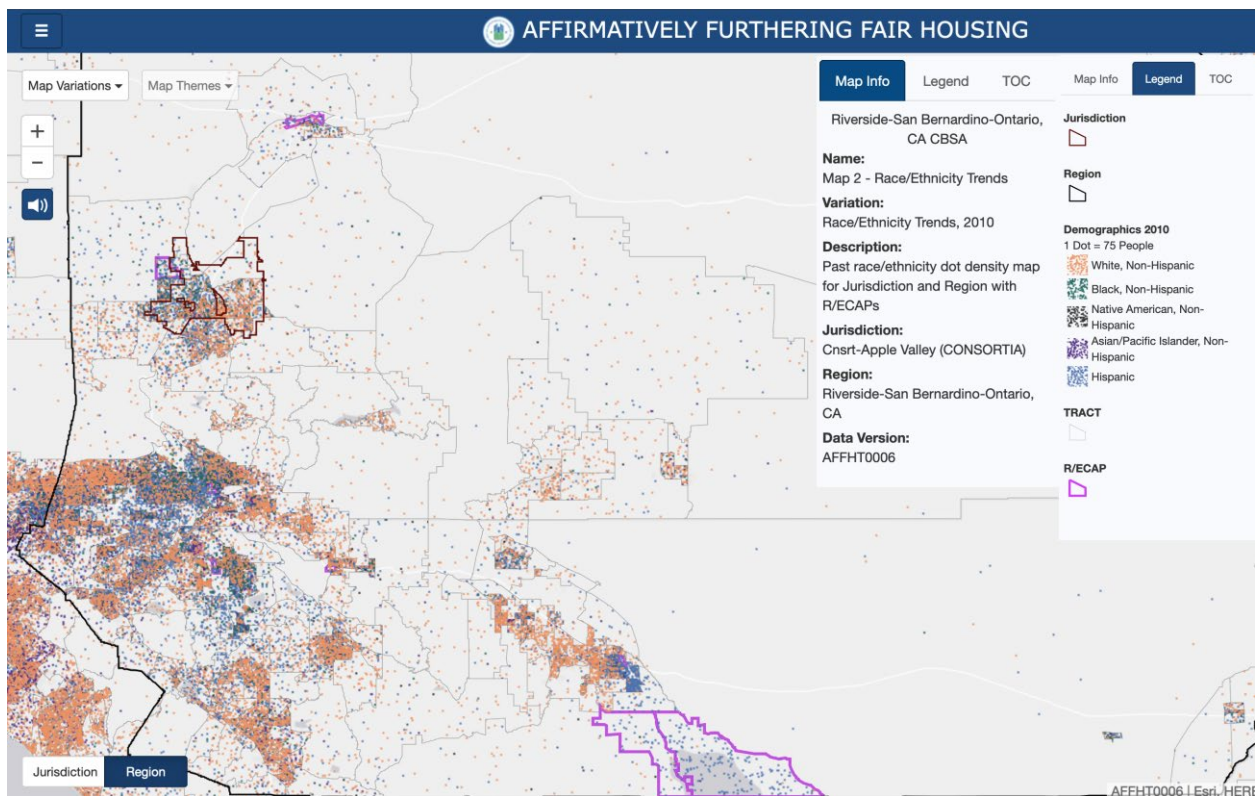
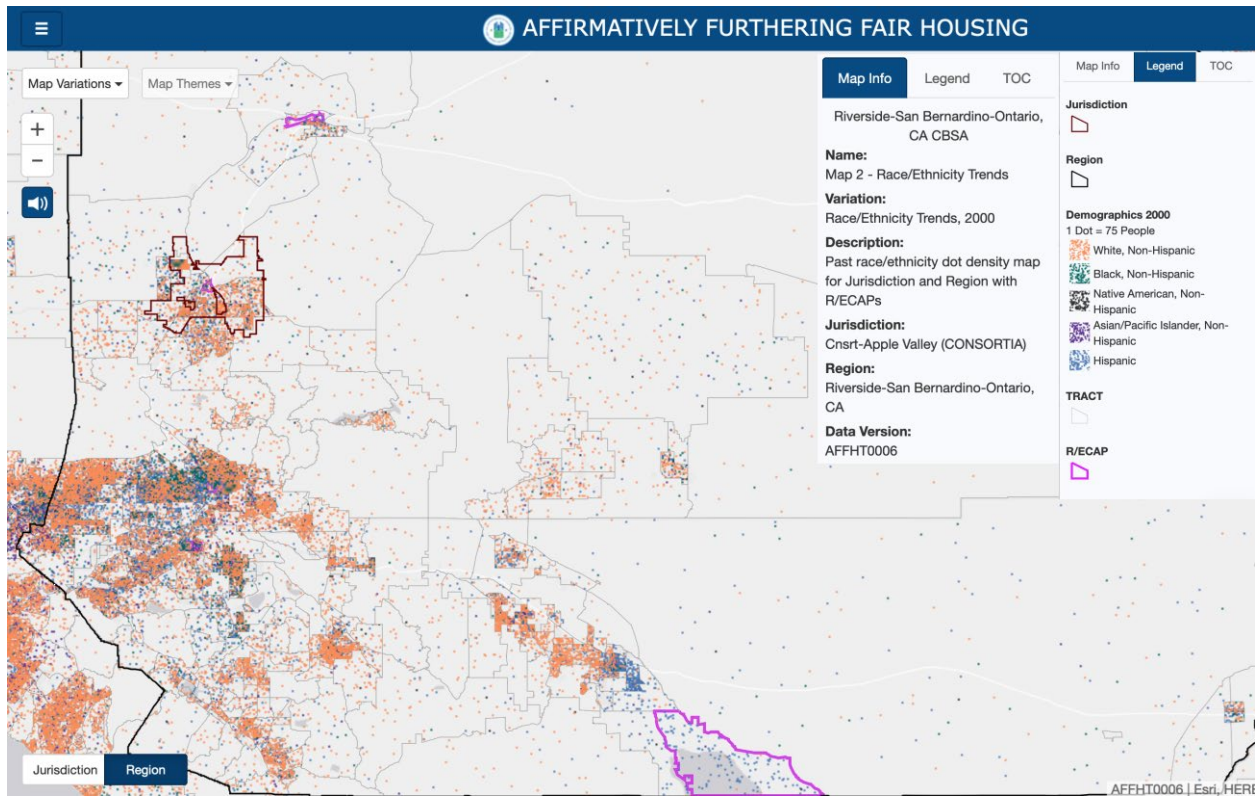
Demographics 1990
1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic

TRACT

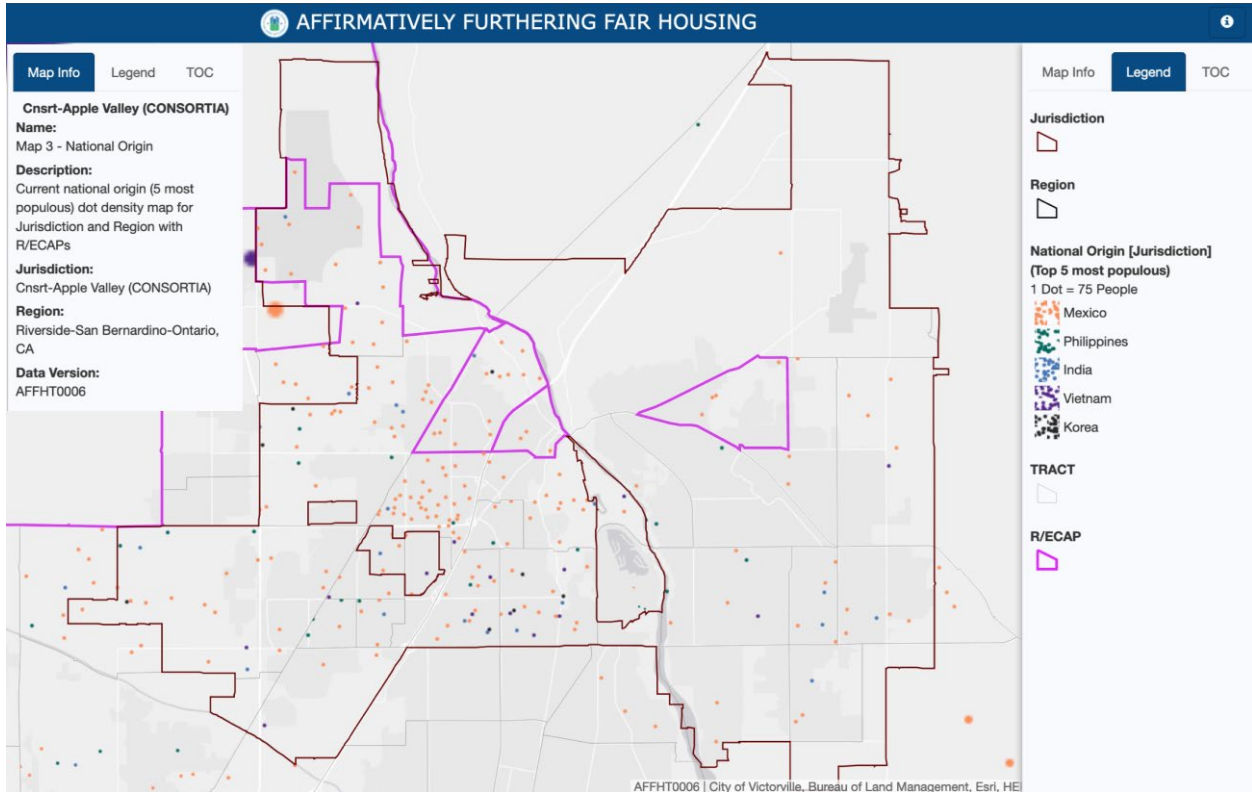
R/ECAP [Purple outline]

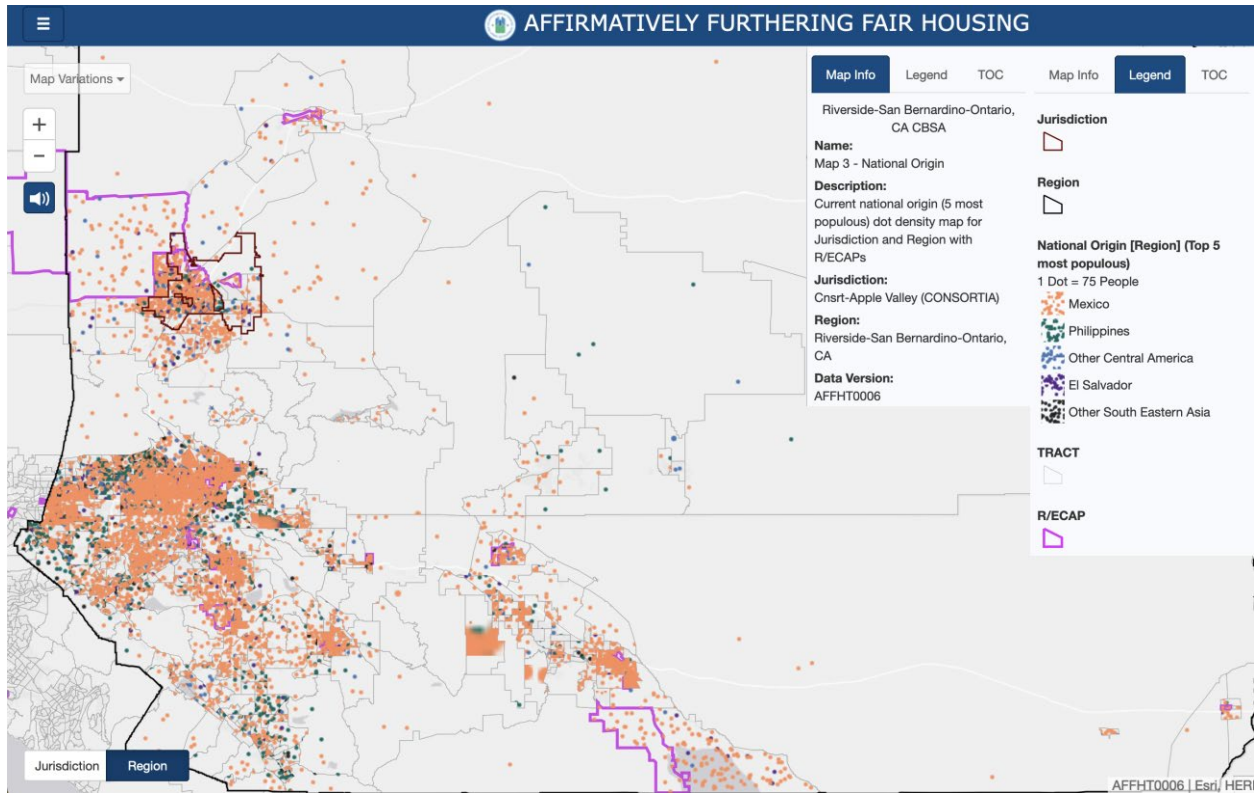
Jurisdiction Region
AFFHT0006 | Esri, HERI



Map 3 – National Origin shows the distribution of foreign-born residents in Apple Valley, Victorville, and the region. On the maps, each dot represents 75 people, and the different colored

dots represent different countries of birth, for the 5 most populous groups of foreign-born residents. In Apple Valley, Mexican-born residents are present throughout the jurisdiction, however, in the Census tracts in the center of the jurisdiction they are the only foreign-born population group present. In Victorville, Mexican-born residents and residents born in the various Asian countries listed on the map are present throughout the city. However, Mexican-born residents appear to be the predominant foreign-born group in the city's central neighborhoods, while there appear to be higher concentrations of Asian-born residents in the southeastern Census tracts. In the region, there are concentrations of residents born in Mexico in certain areas, as indicated by the dense concentrations of orange dots.





According to the 2015-2019 American Community Survey 5-year Estimates (ACS), shown in *Table 6 - Language Spoken at Home*, below, 19.4% of Apple Valley residents over the age of 5 speak a language other than English at home, including 5.9% that speak English less than “very well”. Of those who speak English less than “very well”, the largest group is of those that speak Spanish: 4.5% of Apple Valley’s population has limited English proficiency and speaks Spanish at home.

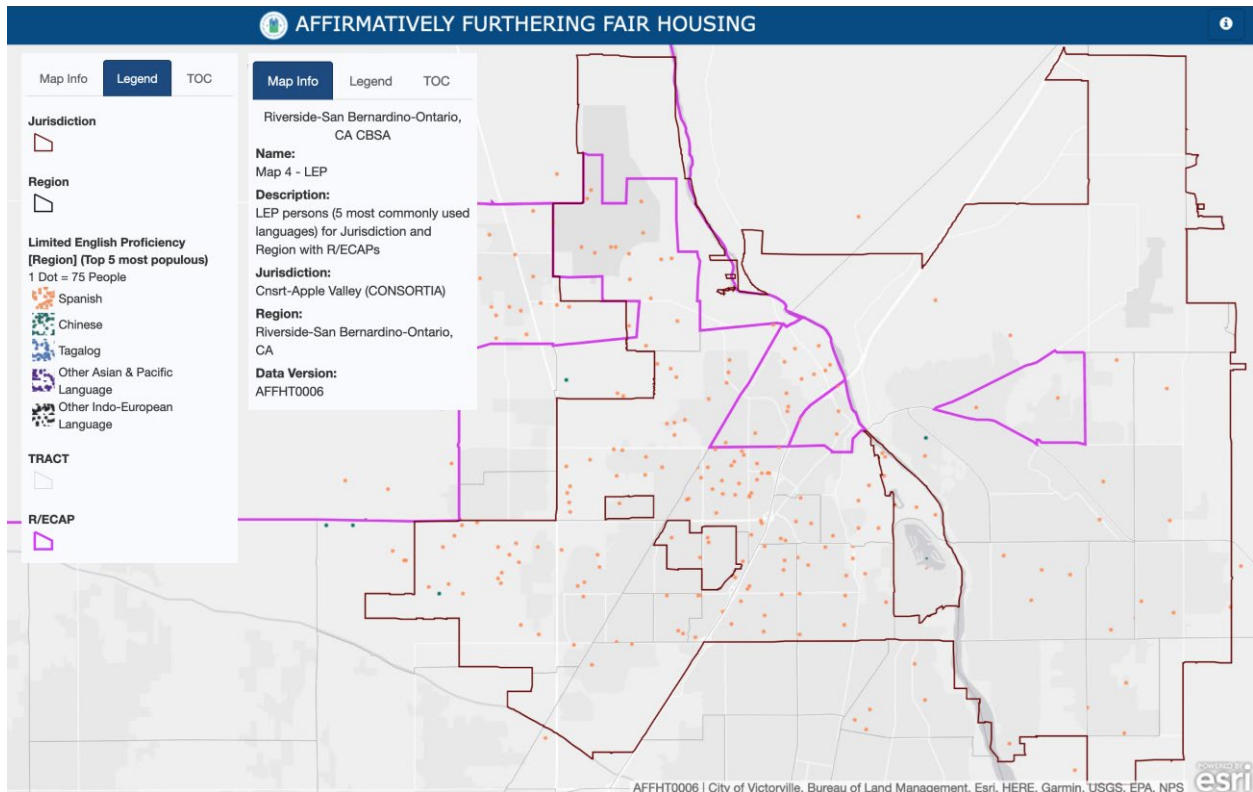
In Victorville, 38.4% of residents over the age of 5 speak a language other than English at home, including 13.9% that speak English less than “very well”. Of those who speak English less than “very well”, the largest group is of those that speak Spanish: 11.6% of Victorville’s population has limited English proficiency and speaks Spanish at home.

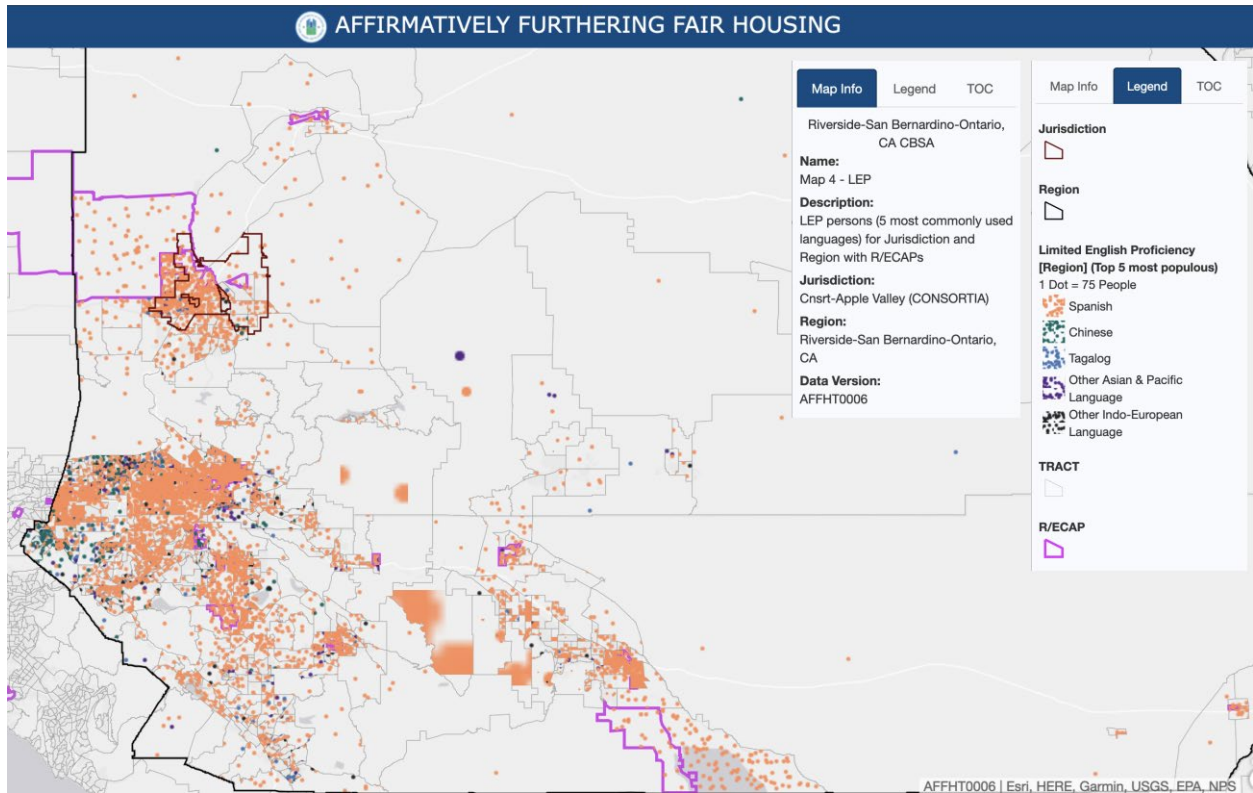
Table 6 - Language Spoken at Home

	Apple Valley, CA (Jurisdiction)		Victorville, CA (Jurisdiction)	
	Number	Percent	Number	Percent
Population 5 years and over	66,949	100.0	111,099	100.0
English only	53,985	80.6	68,404	61.6
Language other than English	12,964	19.4	42,695	38.4
Speak English less than "very well"	3,942	5.9	15,486	13.9
Spanish	10,705	16.0	37,197	33.5
Speak English less than "very well"	3,013	4.5	12,847	11.6
Other Indo-European languages	627	1.0	1,410	1.3
Speak English less than "very well"	158	0.2	540	0.5
Asian and Pacific Islander languages	1,172	1.8	2,942	2.6
Speak English less than "very well"	526	0.8	1,588	1.4
Other languages	415	0.6	1,146	1.0
Speak English less than "very well"	245	0.4	511	0.5

Note 1: Data Sources: U.S. Census Bureau, American Community Survey 2015-2019 5-Year Estimates

Map 4 - LEP shows the distribution of residents in Apple Valley, Victorville, and the region with Limited English Proficiency. On the maps, each dot represents 75 people, and the different colored dots represent languages spoken by individuals who speak English “less than very well,” for the 5 most common languages spoken by residents with limited English proficiency (LEP). In Apple Valley and Victorville, Spanish speakers appear to be distributed throughout the jurisdictions, while Tagalog speakers appear to live in Census tracts on the western edge of each jurisdiction. In the region, Spanish speakers seem to be concentrated in certain areas as shown by the groupings of orange dots.





Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

The analysis above shows that Apple Valley and Victorville residents of various race/ethnicity, national origin, and LEP groups generally experience relatively high levels of residential integration across the jurisdiction. The only noticeable exception in Apple Valley is Census tract 0097.16, in the center of the jurisdiction, where the only foreign-born residents are those who were born in Mexico.

Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

According to the above analysis, Apple Valley and Victorville have become more diverse over the past few decades and there is reason to believe this trend will continue. Over the same period, segregation in Apple Valley has increased and may continue to do so as the jurisdiction diversifies further. In Victorville, segregation between Hispanic and White, and between Asian or Pacific Islander and White residents, has also increased over this period. These trends may continue if the city's demographics continue to change. Both Apple Valley and Victorville actively evaluate policies to limit policies that may directly or inadvertently result in segregation within the jurisdictions.

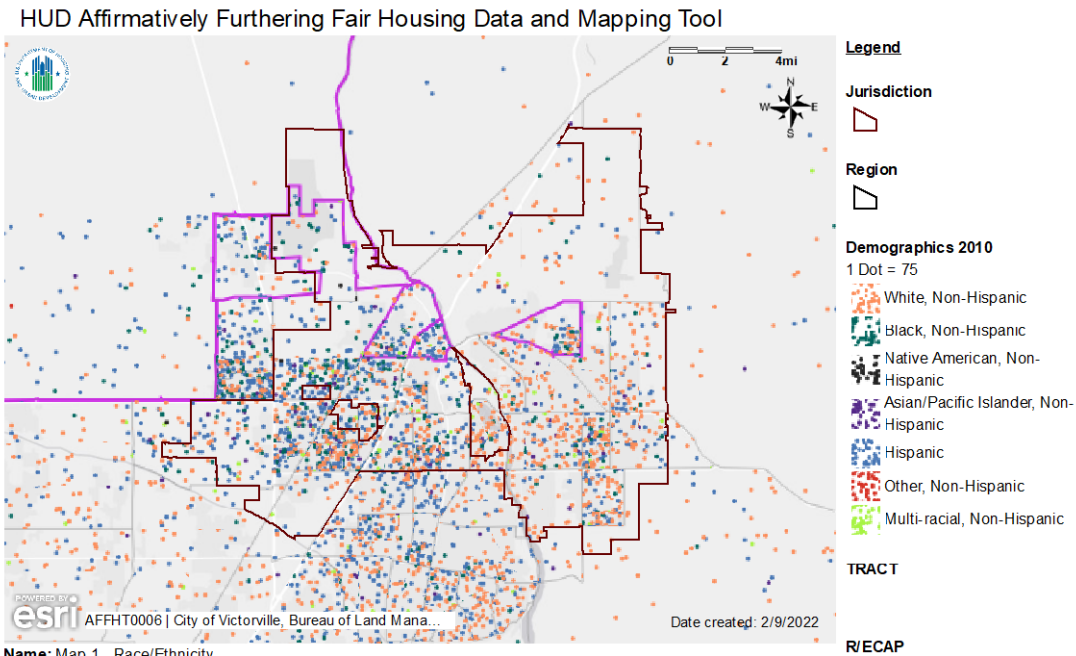
Racially and Ethnically Concentrated Areas of Poverty Analysis

Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

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

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

As shown in *Map 1*, below, in Apple Valley, Census tract 0097.16, in the center of the jurisdiction, is classified as a R/ECAP—this is shown by the pink outline. In Victorville, Census tracts 0098 and 0099.05, along the eastern edge of the jurisdiction, are classified as R/ECAPs. Additionally, Census tracts 0091.17 and 0091.16, which are partially within northern Victorville, are also classified as R/ECAPs.



Name: Map 1 - Race/Ethnicity
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)
Region: Riverside-San Bernardino-Ontario, CA
HUD-Provided Data Version: AFFH10006

Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?

Table 7 – R/ECAP Demographics, includes details on the race/ethnicity, family type, and national origin of residents living in R/ECAPs in Apple Valley, Victorville, and the region. By comparing the demographic data in *Table 2 - Demographics* (on page 12) to *Table 7*, below, we can identify which protected class groups disproportionately reside in R/ECAPs—generally speaking, if the percentage of a particular class living in R/ECAPs is higher than the percentage of the total population they represent, we can say they disproportionately reside in R/ECAPs. For example, in Apple Valley, Black residents only make up 7.7% of the jurisdiction’s total population, yet 15.33% of the R/ECAP population is Black. This indicates that Black residents of Apple Valley disproportionately reside in R/ECAPs. Additionally, in Apple Valley, families with children and residents born in Mexico also disproportionately reside in R/ECAPs. In Victorville, Hispanic residents, residents born in Mexico, and families with children disproportionately reside in R/ECAPs. In the region, Black and Hispanic residents, Mexican-born residents, and families with children disproportionately reside in R/ECAPs.

	Apple Valley, CA (Jurisdiction)		Victorville, CA (Jurisdiction)		Riverside-San Bernardino-Ontario, CA (Region)				
R/ECAP Race/Ethnicity	#	%	#	%	#	%			
Total Population in R/ECAPs	6,974	-	12,684	-	209,235	-			
White, Non-Hispanic	3,114	44.65%	2,826	22.28%	35,928	17.17%			
Black, Non-Hispanic	1,069	15.33%	1,752	13.81%	25,140	12.02%			
Hispanic	2,327	33.37%	7,279	57.39%	132,437	63.30%			
Asian or Pacific Islander, Non-Hispanic	143	2.05%	375	2.96%	10,225	4.89%			
Native American, Non-Hispanic	41	0.59%	77	0.61%	1,057	0.51%			
Other, Non-Hispanic	15	0.22%	20	0.16%	390	0.19%			
R/ECAP Family Type									
Total Families in R/ECAPs	1,728	-	2,779	-	41,495	-			
Families with children	906	52.43%	1,606	57.79%	25,702	61.94%			
R/ECAP National Origin									
Total Population in R/ECAPs	6,974	-	12,684	-	209,235	-			
#1 country of origin	Mexico	286	4.10%	Mexico	1,529	12.05%	Mexico	42,229	20.18%
#2 country of origin	Canada	48	0.69%	El Salvador	207	1.64%	Other Central America	2,440	1.17%
#3 country of origin	Iran	14	0.20%	Other South Eastern Asia	71	0.56%	El Salvador	1,975	0.94%
#4 country of origin	Other Western Europe	12	0.17%	Cuba	68	0.54%	Philippines	1,150	0.55%
#5 country of origin	NULL	0	0.00%	Other Central America	56	0.44%	Other South Eastern Asia	990	0.47%
#6 country of origin	NULL	0	0.00%	Philippines	37	0.29%	China excl. Taiwan	837	0.40%
#7 country of origin	NULL	0	0.00%	Other Western Asia	30	0.24%	Vietnam	701	0.34%
#8 country of origin	NULL	0	0.00%	Canada	25	0.20%	Other Western Asia	529	0.25%
#9 country of origin	NULL	0	0.00%	Portugal	18	0.14%	Canada	502	0.24%
#10 country of origin	NULL	0	0.00%	Other South America	16	0.13%	Other South Central Asia	466	0.22%

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census and ACS, accessed via HUD AFFH Tool, Table 4, Version AFFHT0006, Released July 10, 2020.

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

Describe how R/ECAPs have changed over time (since 1990).

According to *Map 2* (on pages 19-21), which shows demographics in Apple Valley, Victorville, and the region at three different points in time (1990, 2000, and 2010), there were no R/ECAPs in Apple Valley or Victorville in 1990, but in 2000, tract 0098 in Victorville was classified as a R/ECAP. According to *Map 1* (on page 26), in 2010, tract 0098 in

Victorville was still a R/ECAP and three more tracts in the city were classified as R/ECAPs. In Apple Valley, Census tract 0097.16 was classified as a R/ECAP in 2010.²

Disparities in Access to Opportunity

Educational Opportunities

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

Table 8 – Opportunity Indicators, by Race/Ethnicity includes a School Proficiency Index, which measures the proximity various racial/ethnic groups have, based on where they live, to neighborhoods with high-performing schools. School proficiency is measured using school-level data on the performance of 4th grade students on state exams. The index is based on a range of 0 to 100 with higher values indicating better proximity to high-performing schools.

Apple Valley:

In Apple Valley, there is some disparity in access to high-performing schools by race/ethnicity. Asian/Pacific Islander residents are most likely to live in neighborhoods with high-performing schools (with an index value of 43.44), followed by White residents (41.45), Native American residents (38.99), and Hispanic residents (37.35). Black residents are least likely to live in neighborhoods with high-performing schools, with an index value of 36.35. In general, index values for all residents are relatively low, indicating access to high-performing schools is a problem for the entire jurisdiction. For the population living below the poverty line, access to high-performing schools is even more limited. Except for Native American residents living below the poverty line, who have the highest index value of any group, all other race/ethnic groups living below the poverty line have less access to high-performing schools. Black and Hispanic residents living below the poverty line have the least access, with index values of 29.28 and 29.56, respectively.

Victorville:

In Victorville, there are small disparities in access to high-performing schools by race/ethnicity. White, Non-Hispanic residents are most likely to live in neighborhoods with high-performing schools (with an index value of 20.95), followed by Asian/Pacific Islander residents (20.07), Hispanic residents (19.4), Black residents (19.33), and Native American residents (16.47), who have the least access. The population below the poverty line has similar levels of access to high-performing schools, though Asian/Pacific Islander residents living below the poverty line have the best access of any group (23.63).

Comparison Across Jurisdictions and to the Region:

² The 2010 version of *Map 2* does not show any R/ECAPs in Apple Valley. The discrepancy between R/ECAPs shown on *Map 2* and *Map 1* is due to the fact that HUD uses different sources of data for these maps. More information about the data used for these maps can be found online at <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

In the region, there are much wider disparities in the school proficiency index across racial/ethnic groups and for the population below the poverty line. Black and Hispanic residents below the poverty line have the lowest index values (25.68 and 26.74, respectively), meaning they are least likely to live in neighborhoods with high-performing schools. White and Asian/Pacific Islander residents above the poverty line have the highest index values (46.63 and 51.51, respectively) meaning they are most likely to live in neighborhoods with high-performing schools.

Compared to the region, Apple Valley’s White and Asian/Pacific Islander residents have slightly worse access to high-performing schools, while Apple Valley’s Black, Hispanic, and Native American residents have slightly better access. This also means that there is slightly less disparity in access based on race/ethnicity in Apple Valley, as compared to the region

In Victorville, in comparison both Apple Valley and the region, residents have less access to high-performing schools: However, in Victorville, there are fewer disparities by race/ethnicity as compared to the region and Apple Valley.

Table 8 - Opportunity Indicators, by Race/Ethnicity

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Apple Valley, CA (Jurisdiction)							
Total Population							
White, Non-Hispanic	39.30	41.45	18.09	31.33	38.10	24.52	74.73
Black, Non-Hispanic	32.29	36.35	15.30	36.48	40.00	21.15	74.56
Hispanic	31.95	37.35	14.42	34.35	39.17	19.57	75.63
Asian or Pacific Islander, Non-Hispanic	42.92	43.44	19.83	30.24	38.00	26.91	74.26
Native American, Non-Hispanic	34.92	38.99	15.66	34.77	39.41	23.35	75.17
Population below federal poverty line							
White, Non-Hispanic	25.93	34.00	10.55	36.51	40.76	17.16	77.47
Black, Non-Hispanic	21.89	29.28	8.26	43.11	42.18	17.06	76.70
Hispanic	22.53	29.56	8.66	40.05	42.27	16.99	76.13
Asian or Pacific Islander, Non-Hispanic	29.96	40.90	13.57	37.18	39.50	18.56	75.32
Native American, Non-Hispanic	38.86	46.51	16.96	18.01	34.19	15.91	74.14
Victorville, CA (Jurisdiction)							
Total Population							
White, Non-Hispanic	23.43	20.95	13.45	27.25	38.11	41.59	67.40
Black, Non-Hispanic	21.16	19.33	12.21	29.92	38.38	41.81	67.39
Hispanic	21.57	19.40	12.81	27.26	37.83	40.04	67.38
Asian or Pacific Islander, Non-Hispanic	24.31	20.07	14.63	27.12	35.92	34.16	68.51
Native American, Non-Hispanic	20.78	16.47	8.94	27.74	39.06	50.68	69.89
Population below federal poverty line							
White, Non-Hispanic	19.42	20.64	11.57	29.72	41.81	48.06	65.17
Black, Non-Hispanic	19.02	20.63	11.98	29.02	39.81	46.18	65.81
Hispanic	17.88	18.37	10.33	29.76	41.71	49.56	65.17
Asian or Pacific Islander, Non-Hispanic	15.92	23.63	9.45	33.60	42.16	50.05	63.24
Native American, Non-Hispanic	29.90	17.62	17.62	29.68	29.21	13.91	65.68
Riverside-San Bernardino-Ontario, CA (Region)							
Total Population							
White, Non-Hispanic	50.83	46.43	33.94	48.57	42.13	45.92	48.02
Black, Non-Hispanic	41.38	35.44	26.46	53.65	45.13	45.67	38.89
Hispanic	36.39	33.26	24.37	55.76	46.31	46.90	37.84
Asian or Pacific Islander, Non-Hispanic	58.83	51.51	42.31	55.92	42.65	53.56	35.12
Native American, Non-Hispanic	39.48	35.90	24.58	47.70	43.26	43.36	49.90
Population below federal poverty line							
White, Non-Hispanic	37.75	37.30	25.07	48.70	45.70	43.28	51.53
Black, Non-Hispanic	26.43	25.68	16.85	53.16	48.28	41.83	42.21
Hispanic	24.29	26.74	16.85	57.51	49.70	45.50	39.29
Asian or Pacific Islander, Non-Hispanic	41.94	35.76	29.56	58.72	49.53	57.38	34.87
Native American, Non-Hispanic	29.25	30.43	19.72	50.03	46.34	44.62	44.78

Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA; accessed through the HUD AFFH Tool, Table 12, Version AFFHT0006, Released July 10, 2020.
 Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

Map 7 – Demographics and School Proficiency is a series of three maps showing the School Proficiency Index and population distribution by race/ethnicity, national origin, and family type. The maps are shaded according to school proximity index values. The darker shaded areas are those with higher index values, indicating the presence of higher performing schools in those areas.

Apple Valley:

There are differences in school performance based on geography, with neighborhoods in the southwest of the jurisdiction having the highest performing schools, and the more central neighborhoods having the least access to high-performing schools.

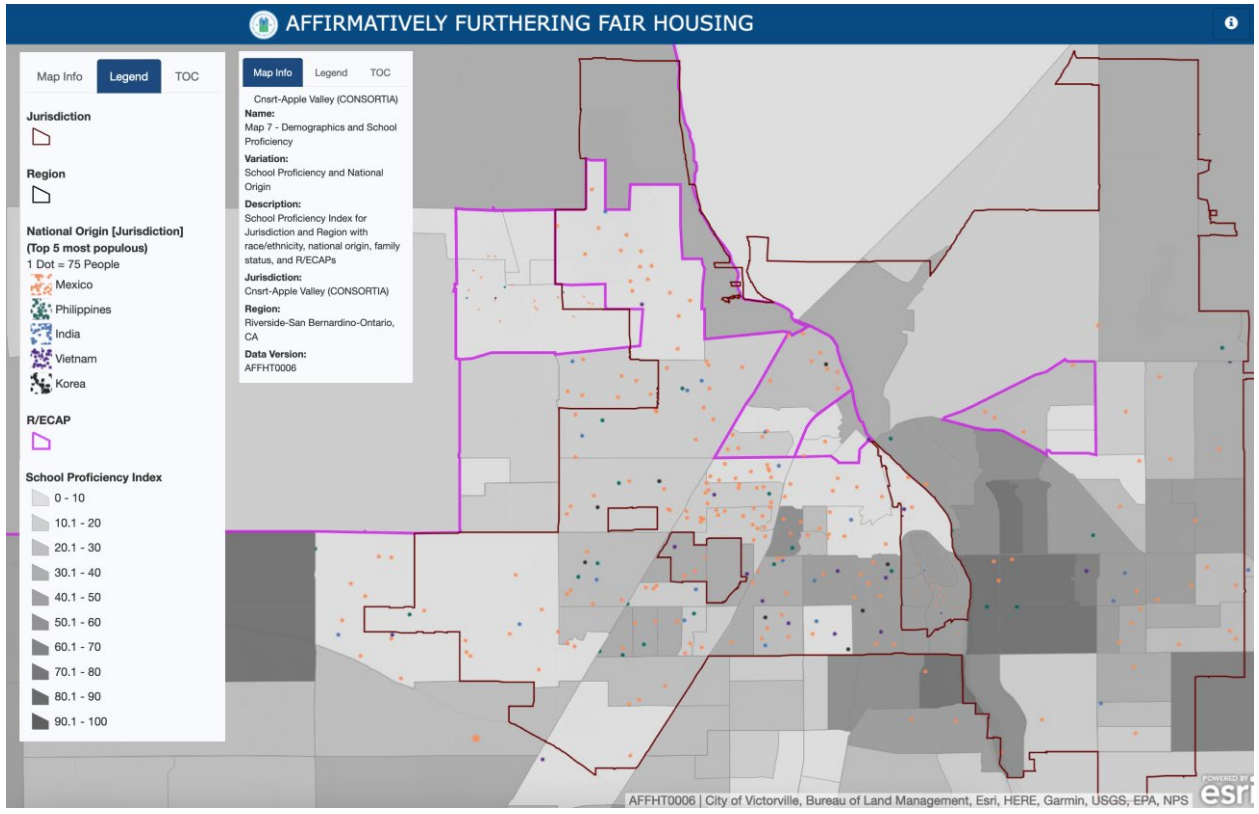
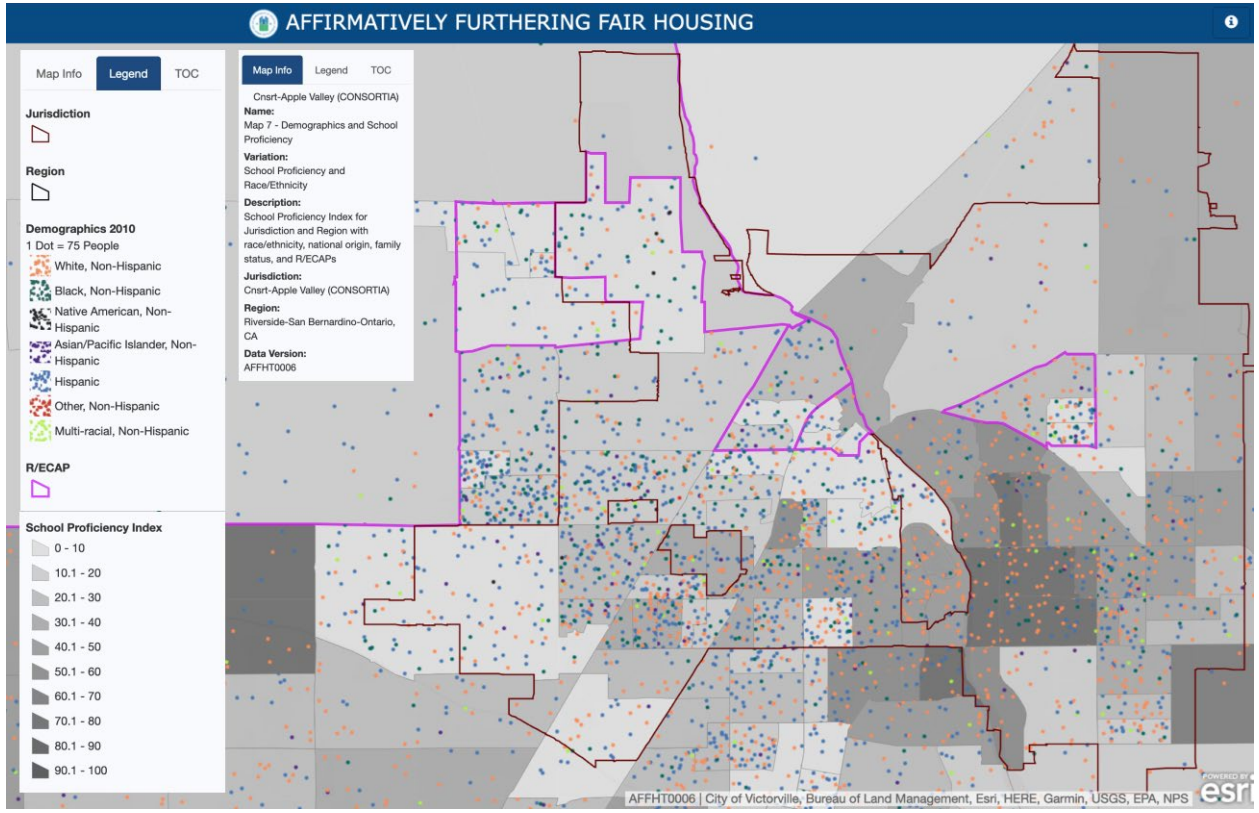
The first map shows that residents of different racial/ethnic groups, represented by different colored dots, seem to be evenly distributed across Apple Valley, with no visible concentrations in areas with better or worse access to high-performing schools. The second map shows that the areas with least access to high-performing schools, which are in the center of the jurisdiction, are home to residents originally from Mexico. The other national origin groups reside in areas with better access to high-performing schools. This indicates that residents born in Mexico may have less access to high-performing schools than other groups.

The third map shows where families with children live in relation to areas with high-performing schools. The size of the circles on the map indicates the percentage of families in the area that have children living with them. The map shows that the areas with the least access to high-performing schools (in the R/ECAP in the center of the jurisdiction) also have the highest proportion of families with children (shown by the relatively large circles).

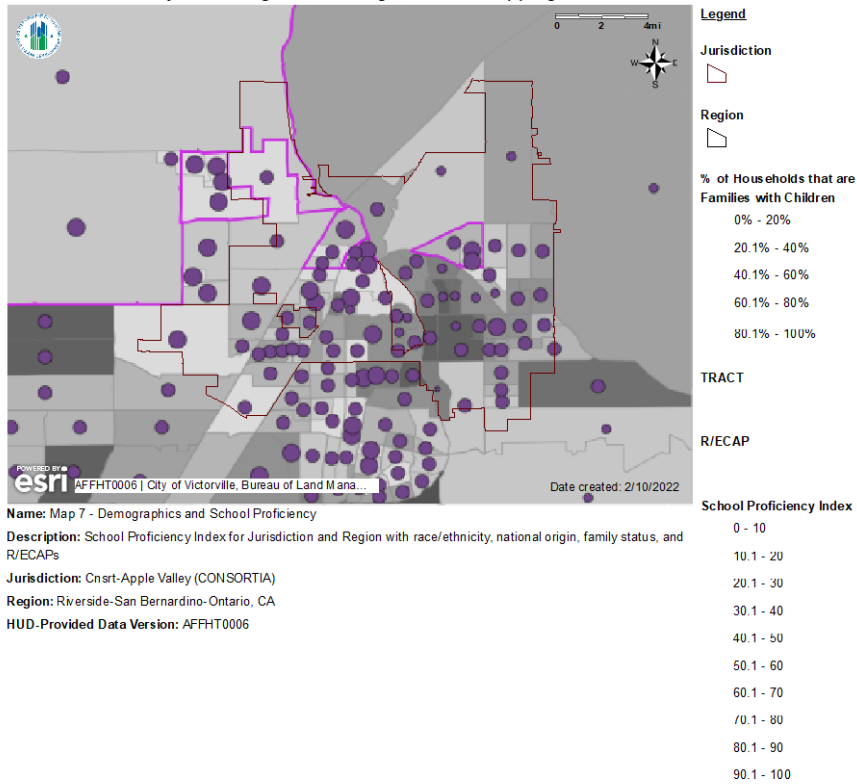
Victorville:

In Victorville, there are also differences in school performance based on geography. Census tracts in the southeast have darker shading than the rest of the city, indicating higher performing schools.

The first two maps show that residents of different racial/ethnic groups and different national origins, represented by different colored dots, do not seem to be concentrated in areas with better or worse access to high-performing schools. Similarly, the third map shows that larger circles, indicating higher proportions of families with children, do not seem to be clustered in areas with either higher or lower performing schools. All this indicates that Victorville residents of different races/ethnicities, national origins, and family types have similar levels of access to high-performing schools.



HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Describe how school-related policies, such as school enrollment policies, affect a student’s ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

Both Apple Valley and Victorville school districts strive to create and promote proficient schools across their districts. The school districts

From the above analysis, it appears that, in Apple Valley, Black and Hispanic residents living below the poverty line, as well as residents born in Mexico and families with children are more likely than other residents to live in areas with lower-performing schools, indicating that these protected class groups are least successful in accessing proficient schools. In Victorville, compared to Apple Valley and the region, all residents, regardless of race/ethnicity, national origin, or family type, have relatively low access to high-performing schools.

Employment Opportunities

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

Jobs Proximity

Table 8 – Opportunity Indicators, by Race/Ethnicity includes a Jobs Proximity Index, which measures the physical distance between where Apple Valley and Victorville residents of different races/ethnicities live and the location of jobs. A higher index value indicates better access to employment opportunities.

Apple Valley:

In Apple Valley, access to employment opportunities is relatively low for all groups, and those living below the poverty line have less access to employment centers. There is some disparity in access to employment centers by race/ethnicity, with Asian/Pacific most likely to live near employment centers (index value of 26.91) and Hispanic residents least likely to live near employment centers (index value of 19.57).

Victorville:

In Victorville, access to employment opportunities varies slightly by race/ethnicity. Native American residents have the best access to employment centers (with an index value of 50.68) and Asian/Pacific Islanders have the least access (index value of 34.16). For all race/ethnic groups except Native Americans, populations living below the poverty line has better access to employment centers.

Comparison Across Jurisdictions and to the Region:

In both Victorville and the region, residents of all races/ethnicities, including those living below the poverty line (except for Native Americans living below the poverty line in Victorville), have better access to employment centers than residents of Apple Valley. In the region, there are also disparities in access to employment centers based on race/ethnicity. Black residents living below the poverty line have the least access to employment centers (with an index value of 41.83) and Asian/Pacific Islander residents living below the poverty line have the greatest access (with an index value of 57.38).

Labor Market

Table 8 – Opportunity Indicators, by Race/Ethnicity also includes a Labor Market Index, which measures the unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor’s degree, by neighborhood. A higher index value indicates that residents live in a neighborhood with higher labor force participation and human capital.

Apple Valley:

Table 8 shows that Apple Valley residents generally live in neighborhoods with low labor force participation and human capital, as indicated by the relatively low index values for all race/ethnic groups. Black and Hispanic residents living below the poverty line are least likely to live in neighborhoods with high labor force participation and human capital: they have index values of just 8.26 and 8.66, respectively. Asian/Pacific Islander residents are most likely to live in neighborhoods with high labor force participation and human capital: they have an index value of 19.83, which is still relatively low.

Victorville:

Table 8 shows that Victorville residents generally live in neighborhoods with low labor force participation and human capital, as indicated by the relatively low index values for all race/ethnic groups. Asian/Pacific Islander residents are most likely to live in neighborhoods with high labor force participation and human capital (with an index value of 14.63) and Native American residents are least likely to (index value of 8.94). Except for Native Americans, populations living below the poverty line are even less likely to live in neighborhoods with high labor force participation and human capital.

Comparison Across Jurisdictions and to the Region:

The population of Victorville, in comparison to Apple Valley and the region, has relatively low access to neighborhoods with high labor force participation and human capital. Apple Valley residents lag the region's residents on this index: overall the region's residents have better access to neighborhoods with high labor force participation and human capital than both Victorville and Apple Valley. In the region, there are significant disparities in access based on race/ethnicity. Black and Hispanic residents living below the poverty line have the least access of any group to neighborhoods with high labor force participation and human capital (with index values of 16.85) and Asian/Pacific Islander residents have the most access (with an index value of 57.38).

How does a person's place of residence affect their ability to obtain a job?

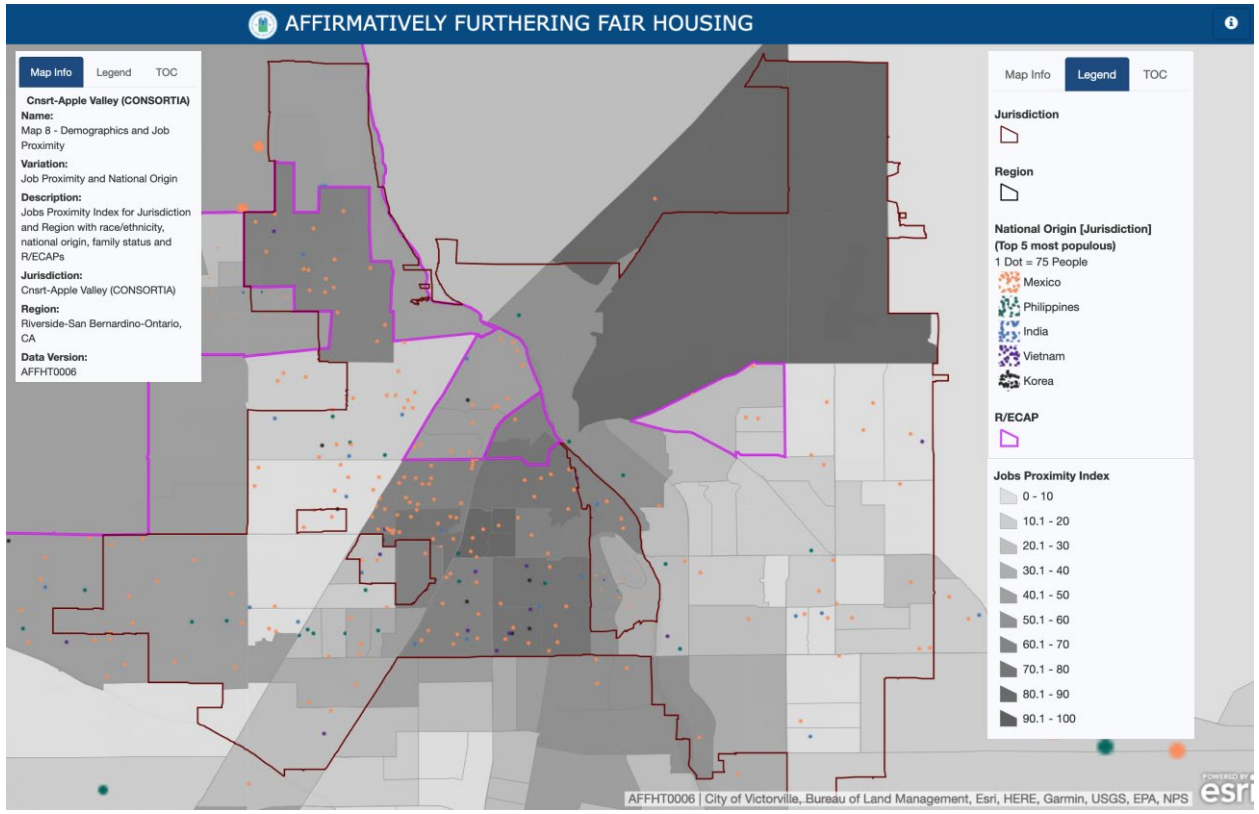
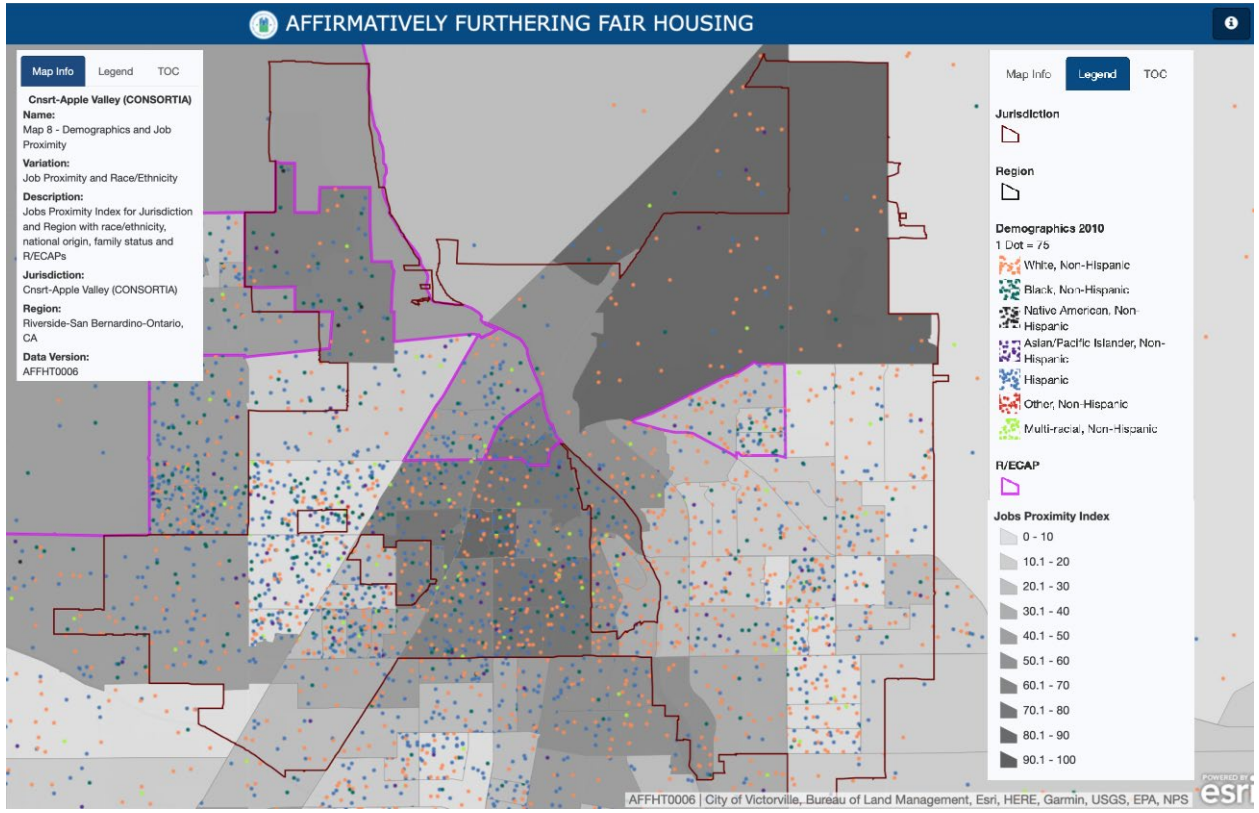
Map 8 – Demographics and Job Proximity is a series of three maps showing the Jobs Proximity Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are closer to areas of employment.

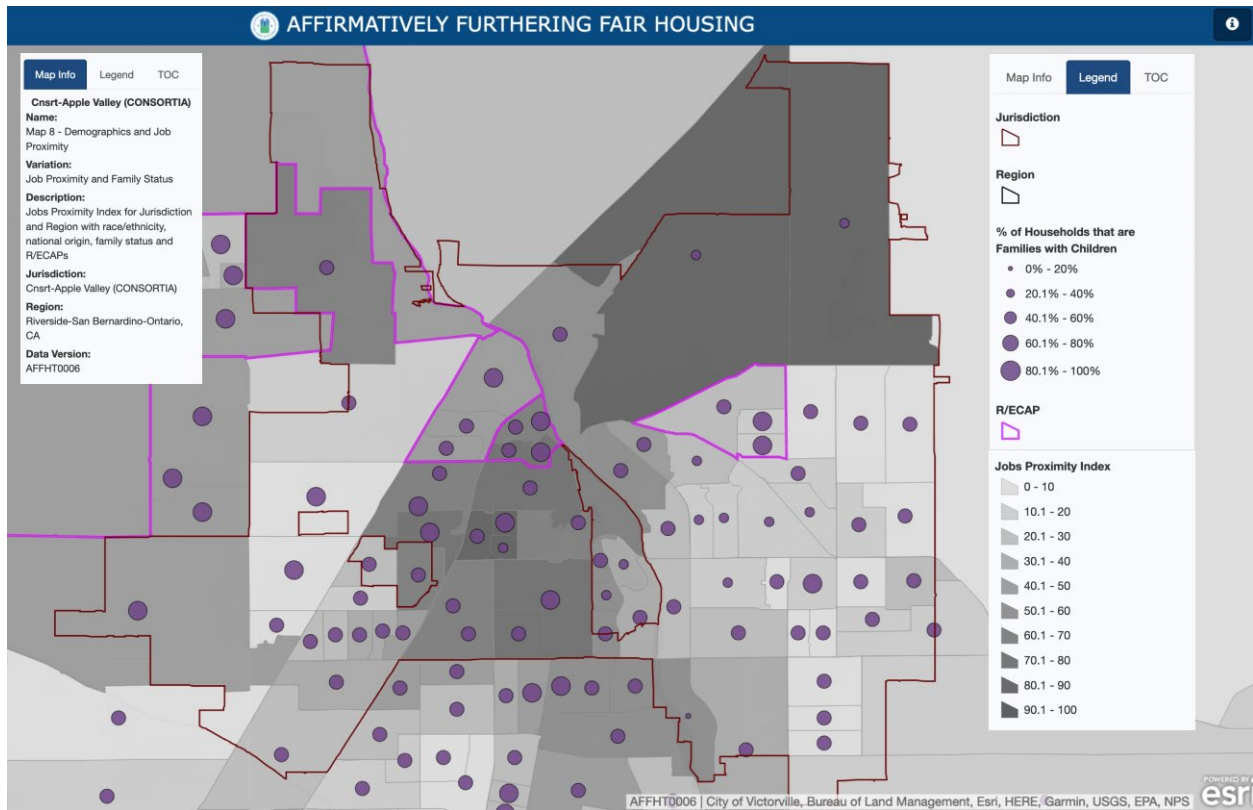
Apple Valley:

The maps show the northern part of Apple Valley has better proximity to jobs centers, meaning residents that live in those areas are closer to employment opportunities. Because Apple Valley is well integrated by race/ethnicity, there does not appear to be any major difference in proximity to job opportunities by race/ethnicity on the first map. However, on the second and third maps show, in the areas with the best access to employment centers there are relatively few residents of Mexican origin and families with children.

Victorville:

The maps show Census tracts in the southeast and northwest of Victorville have some of the highest jobs proximity index values, meaning residents that live in those areas are closer to employment opportunities. Because Victorville is relatively well integrated by race/ethnicity, there does not appear to be any major difference in proximity to job opportunities by race/ethnicity on the first map. Similarly, the second and third maps show that residents of different national origins and families with children are also fairly well distributed across the areas with better access to jobs.





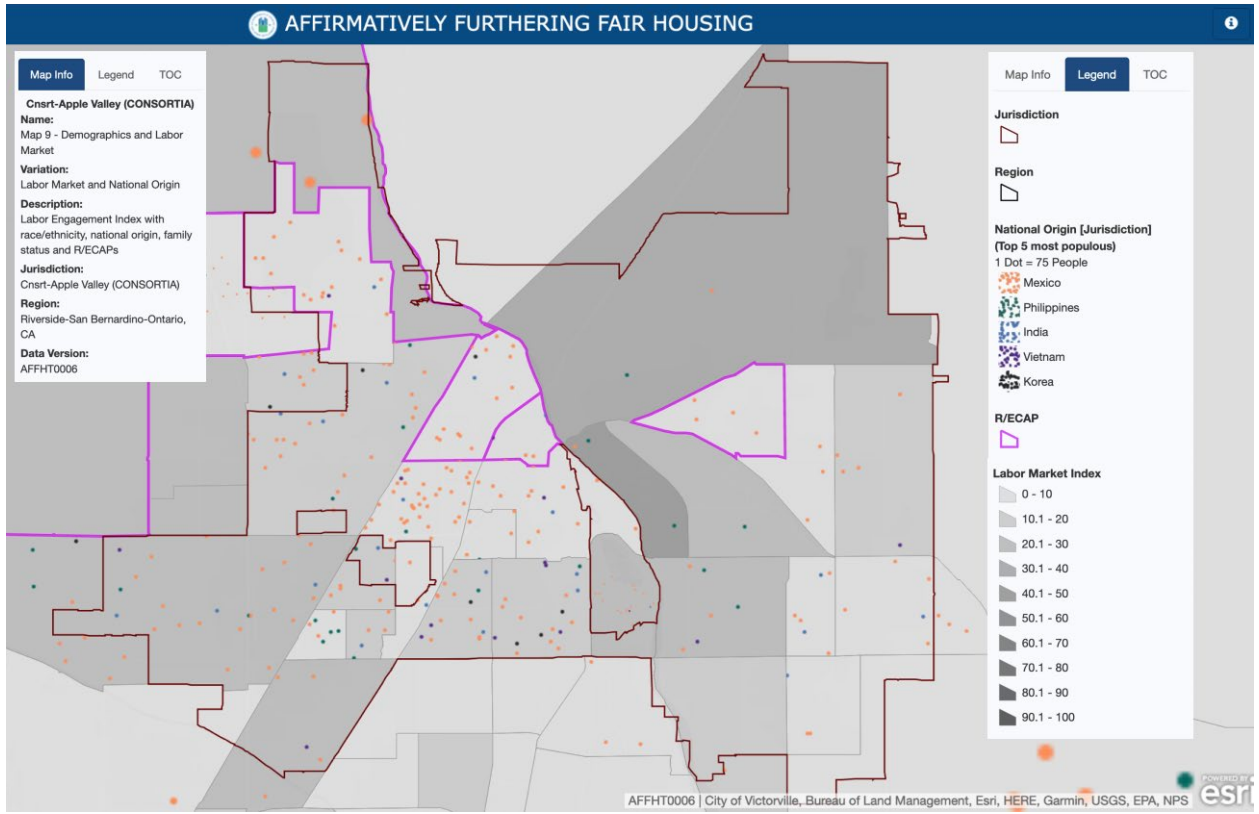
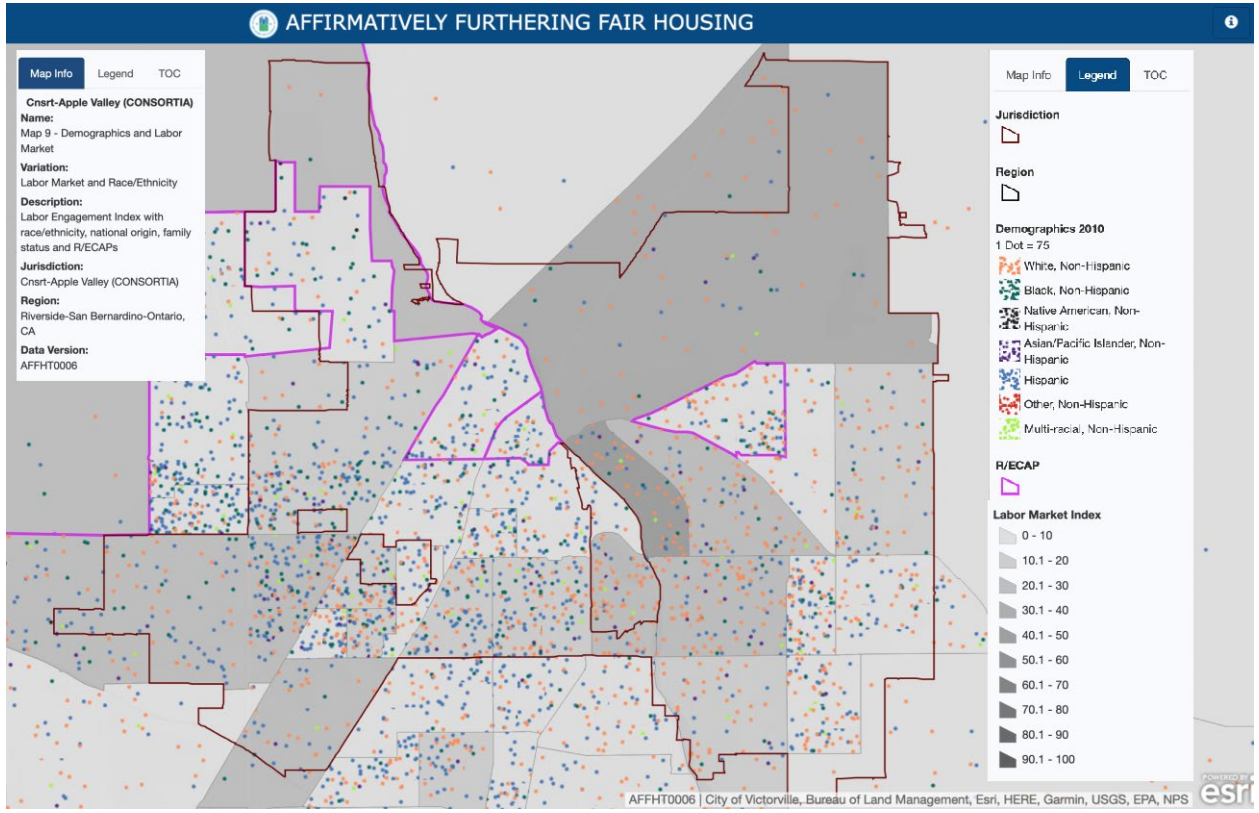
Map 9 – Demographics and Labor Market is a series of three maps showing the Labor Market Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they have higher labor force participation and human capital.

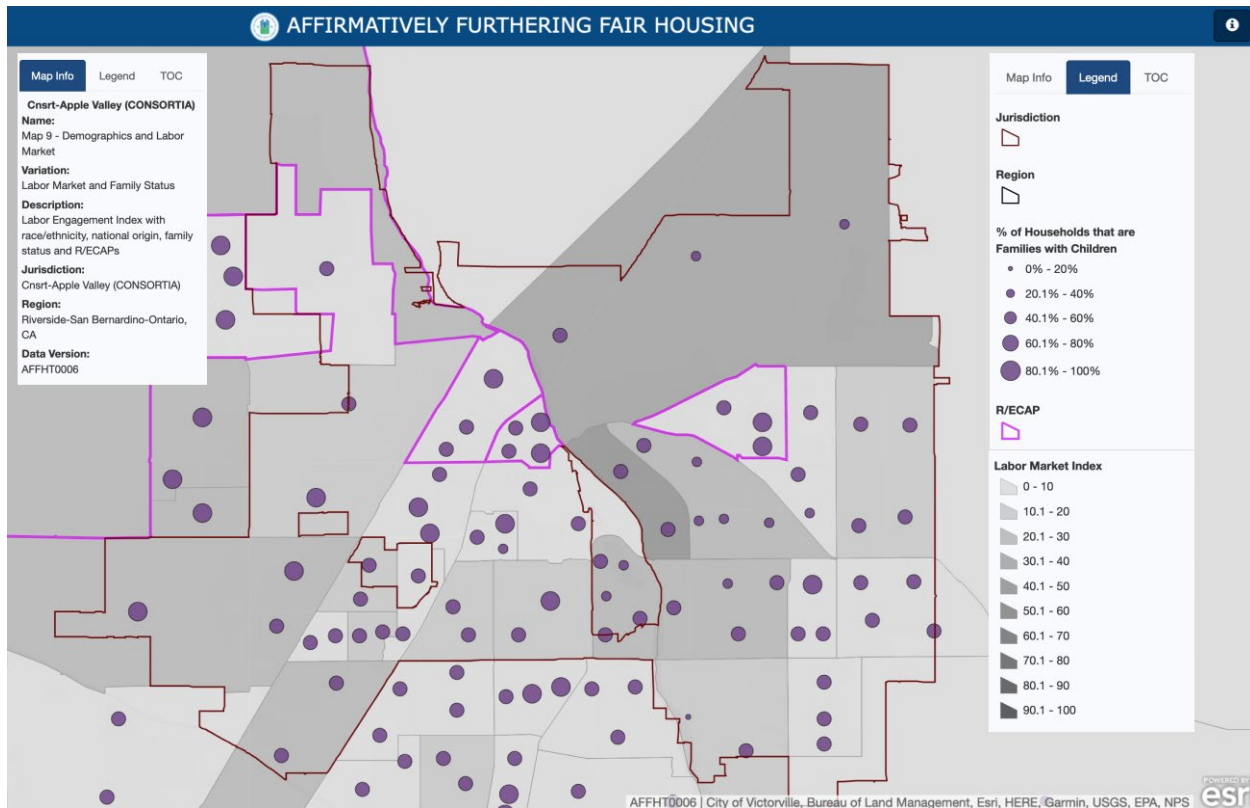
Apple Valley:

The maps show that the northern part of Apple Valley and a Census tract on the western edge have the highest levels of labor force participation and human capital, relative to other parts of the jurisdiction. Similar to *Map 8*, there does not appear to be any concentration of specific race/ethnic groups in areas with higher or lower index values, however there are relatively few residents of Mexican origin and families with children in the areas with the highest levels of labor force participation and human capital.

Victorville:

The maps show that all parts of Victorville have relatively low labor market index values—there is no dark shading on the map. Certain areas of the city do have slightly higher index values, including the sparsely populated northernmost Census tract, and two Census tracts in the southwest. Similar to *Map 8*, there do not appear to be any concentrations of protected class groups in specific areas with higher or lower levels of labor force participation and human capital.





Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?

Table 9 – Labor Force Participation and Unemployment, below, shows 2013-2017 American Community Survey data on labor force participation rates and unemployment rates for the overall population and by race/ethnicity, disability status, and sex, in Apple Valley, Victorville, and the region. The graph below, titled COVID-19 Pandemic Impact on Unemployment Rate, shows the monthly unemployment rate for Apple Valley, Victorville, and the region in 2020 and 2021, demonstrating the impact of the COVID-19 pandemic on employment.

Apple Valley:

According to Table 9, in Apple Valley, Hispanic residents have the highest labor force participation rate (60.8%) and Black residents have the lowest (39.3%). There are also wide disparities in the unemployment rate. Asian/Pacific Islander residents have the lowest unemployment rate (8.17%), while Hispanic and Native American residents have significantly higher unemployment rates (15.2% and 19.9%, respectively). Persons living with a disability are less likely to participate in the labor force and are more likely to be unemployed than the population as a whole. Finally, women in Apple Valley are more likely to be unemployed than men.

According to Table 8, Black and Hispanic residents in Apple Valley who are living below the poverty line are least likely to live in neighborhoods with high labor force participation and

human capital. Additionally, *Map 8* and *Map 9* show that Apple Valley residents born in Mexico and families with children are less likely to live in areas with good access to job centers, high labor force participation, and high levels of human capital.

Victorville:

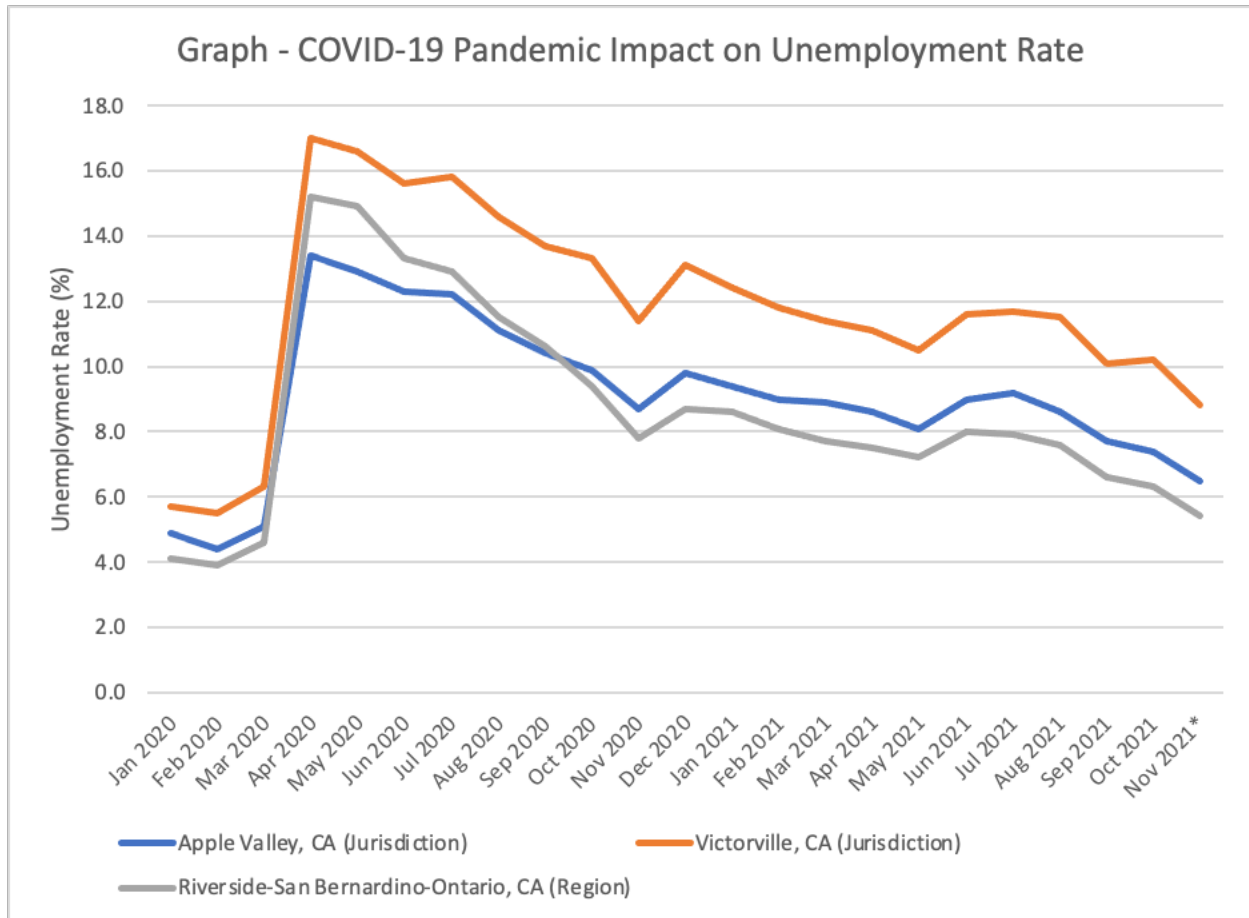
According to *Table 9*, in Victorville, Native Americans have the lowest labor force participation rate (31.7%) and the highest unemployment rate of any group (25.8%). Among other race/ethnic groups, labor force participation is nearly the same, however there are large disparities in the unemployment rates. Asian/Pacific Islander residents have the lowest unemployment rate (7.41%), followed by White residents (11.4%), Hispanic residents (15.3%), and Black residents (15.9%). Persons living with a disability are less likely to participate in the labor force and are more likely to be unemployed than the population as a whole.

According to *Table 8*, Native Americans have the lowest Labor Market Index value of any group, and Native Americans below the poverty line have the lowest Jobs Proximity Index value of any group. This indicates that Native Americans, and particularly those living below the poverty line, may be least successful in accessing employment in Victorville.

	Apple Valley, CA (Jurisdiction)		Victorville, CA (Jurisdiction)		Riverside-San Bernardino-Ontario, CA (Region)	
	Labor Force		Labor Force		Labor Force	
	Participation Rate	Unemployment Rate	Participation Rate	Unemployment Rate	Participation Rate	Unemployment Rate
Population 16 years and over	52.20%	11.90%	54.90%	14.20%	60.30%	9.90%
Race/Ethnicity						
White, Non-Hispanic	49.10%	10.10%	55.80%	11.40%	55.50%	8.30%
Black	39.30%	9.80%	52.20%	15.90%	58.50%	14.10%
Hispanic	60.80%	15.20%	55.30%	15.30%	64.40%	10.60%
Asian or Pacific Islander	51.73%	8.17%	55.08%	7.41%	60.70%	7.40%
Native American	56.40%	19.90%	31.70%	25.80%	56.30%	17.80%
Disability Status						
With any disability	32.40%	18.70%	29.90%	23.50%	38.50%	17.10%
Sex (population 20 to 64 years)						
Male	75.90%	10.30%	69.30%	13.00%	80.20%	8.80%
Female	61.20%	13.30%	62.60%	13.20%	65.80%	9.50%

Note 1: Data Sources: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

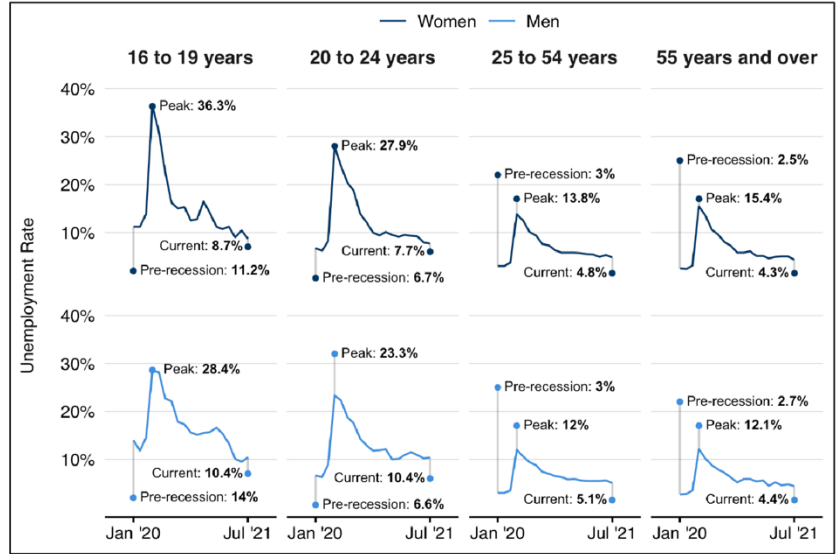
As shown in the graph below, during the economic shutdown initiated in response to COVID-19, unemployment in Apple Valley, Victorville, and the region increased dramatically. Victorville, in comparison to Apple Valley and the region, started off with a higher unemployment rate, reached a higher peak level of unemployment (17% in April 2020), and has maintained a higher unemployment level since then. While the unemployment rate in the region reached a higher level in April 2020 than the unemployment rate in Apple Valley (peaking at 15.2% in the region compared to 13.4% in Apple Valley), employment in the region has recovered at a faster rate than in Apple Valley. Since October 2020 the region has maintained a lower unemployment rate than Apple Valley.



It is very likely the COVID-19 pandemic has exacerbated racial/ethnic and gender-based unemployment disparities in Apple Valley, Victorville, and the region. While data at a local level is not yet available, national trends show wide disparities in job losses by race/ethnicity and sex. According to the Congressional Research Service,³ across the U.S., women at every age group experienced higher increases in unemployment during the pandemic than men. The same was true for Black and Hispanic workers in comparison to White and Asian workers. The charts below show the disparities in peak unemployment rates during the pandemic by age/sex, race, and ethnicity.

³ Falk, G., Romero, P., Nicchitta, I., & Nyhof, E. (2021, August 20). Unemployment Rates During the COVID-19 Pandemic. Washington, DC: Congressional Research Service. Retrieved December 4, 2021, from <https://crsreports.congress.gov/product/details?prodcode=R46554>

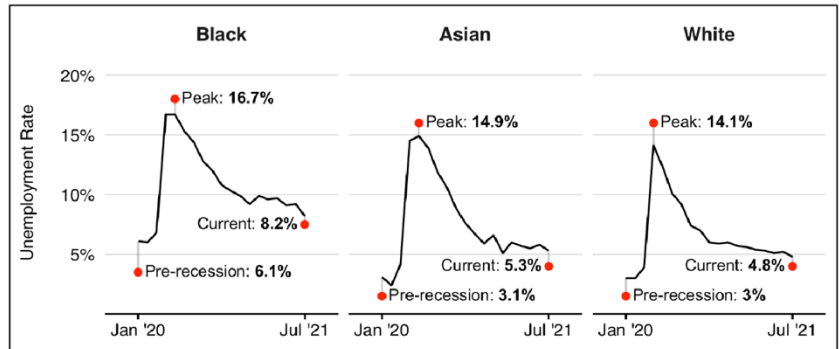
Figure 6. Unemployment Rates by Sex and Age
Seasonally adjusted monthly data, January 2020 to July 2021



Source: Created by CRS using data from the Bureau of Labor Statistics (BLS). Multiple series extracted using the Labor Force Statistics data series at <https://www.bls.gov/data/>.

Notes: Every group experienced their peak unemployment rate in April 2020.

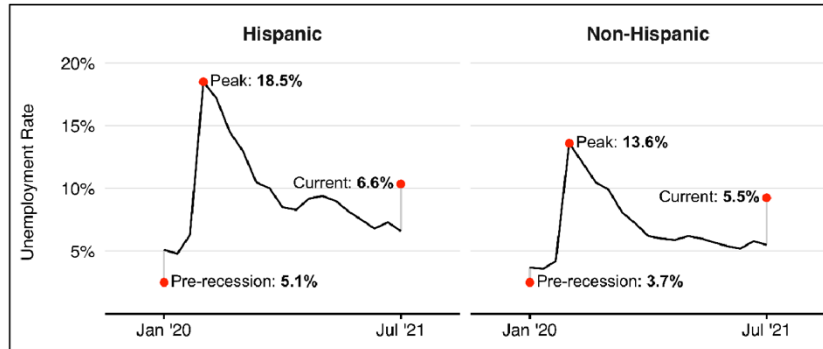
Figure 7. Unemployment Rates by Racial Group
Seasonally adjusted monthly data, January 2020 to July 2021



Source: Created by CRS using data from the Bureau of Labor Statistics (BLS). Series LNSI4000006, LNSI4000003, and LNSI4032183 extracted using the Labor Force Statistics data series at <https://www.bls.gov/data/>.

Notes: Black and Asian workers experienced their peak unemployment rate in May 2020. White workers peak rate occurred in April 2020.

Figure 8. Unemployment Rates by Hispanic Origin
Seasonally adjusted monthly data, January 2020 to July 2021



Source: Created by CRS using data from the Bureau of Labor Statistics (BLS). Series LNU04000009 and LNU04092169 extracted using the Labor Force Statistics data series at <https://www.bls.gov/data/>.

Transportation Opportunities

Describe any disparities in access to transportation based on place of residence, cost, or other transportation related factors.

Access to Public Transit

Table 8 – Opportunity Indicators, by Race/Ethnicity includes a Transit Index, which measures the likelihood that residents utilize public transportation. Higher index values indicate better access to public transit in a neighborhood. *Map 10 – Demographics and Transit Trips* is a series of three maps showing the Transit Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with better access to public transit.

Apple Valley:

As *Table 8* shows, Apple Valley residents of different races/ethnicities have comparable access to public transit. Index values range from a low of 30.24 for Asian/Pacific Islanders to a high of 36.48 for Black residents. For the population below the poverty line, access to public transit is generally better, with higher index values for all groups except for Native Americans living below the poverty line, who have the lowest index value in the jurisdiction: 18.01.

As *Map 10* shows, residents in the R/ECAP Census tract in the center of the jurisdiction have the best access to public transit in Apple Valley. As described previously, Apple Valley residents experience a relatively high level of residential integration across races/ethnicities, therefore *Map 10* shows that there is no significant concentration of specific racial/ethnic groups in neighborhoods with greater or lesser access to public transit. However, of all national origin groups, only residents of Mexican origin live in the R/ECAP area, indicating they have better access to public transit than other national origin groups. Similarly, the R/ECAP area has a high concentration of families with children (shown by the relatively large dots on the third map), indicating those families with children have relatively good access to transit.

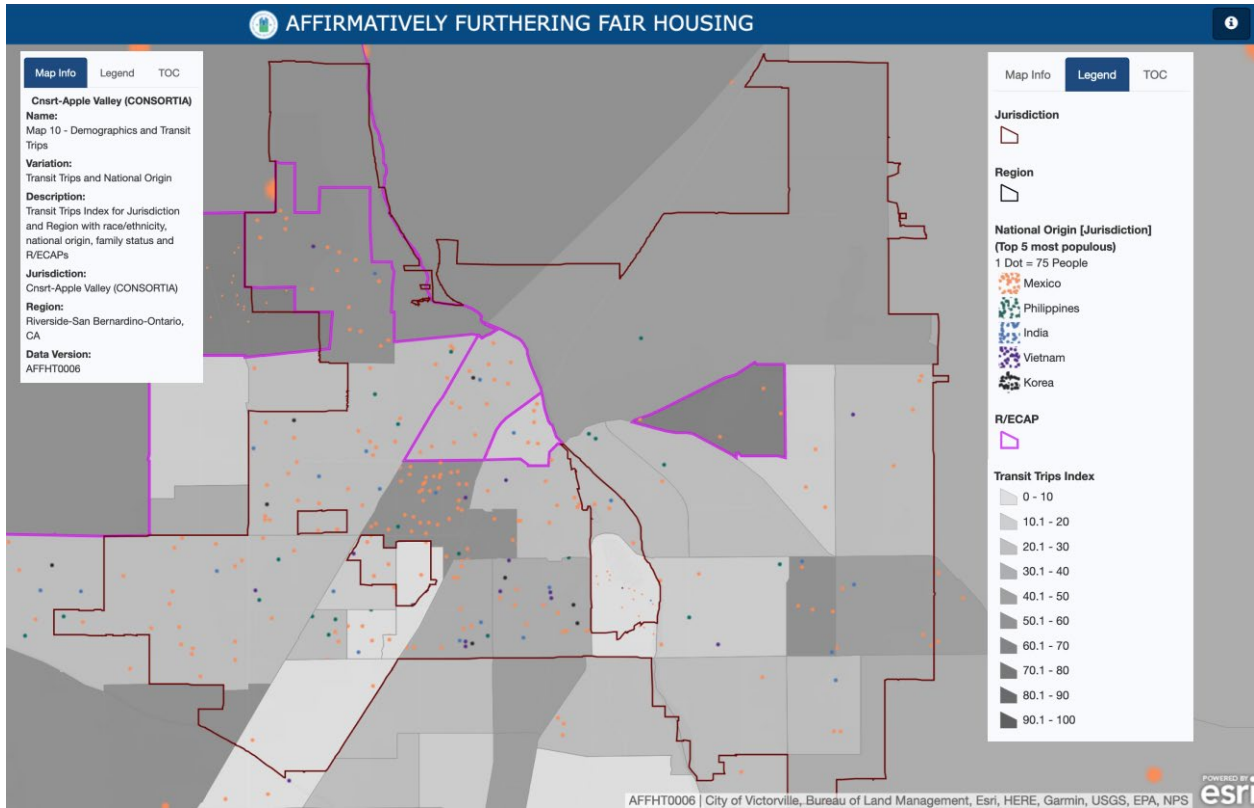
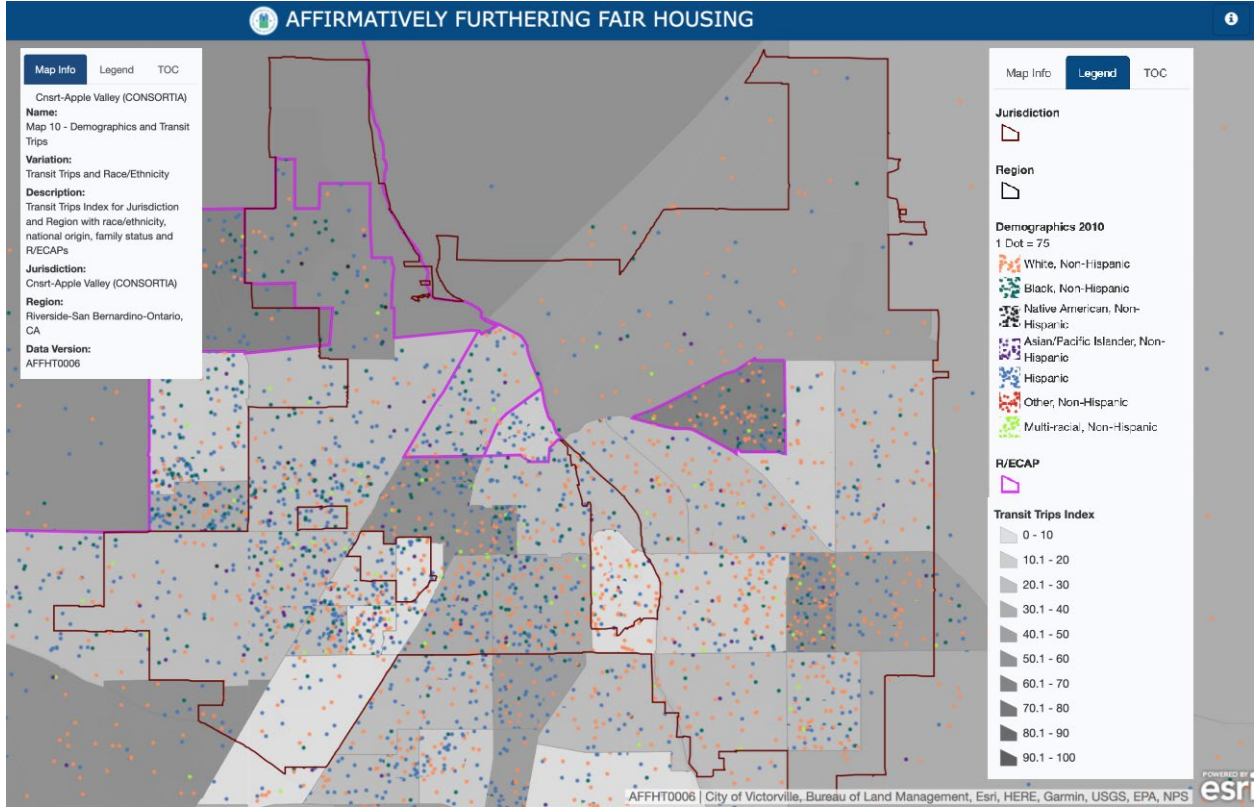
Victorville:

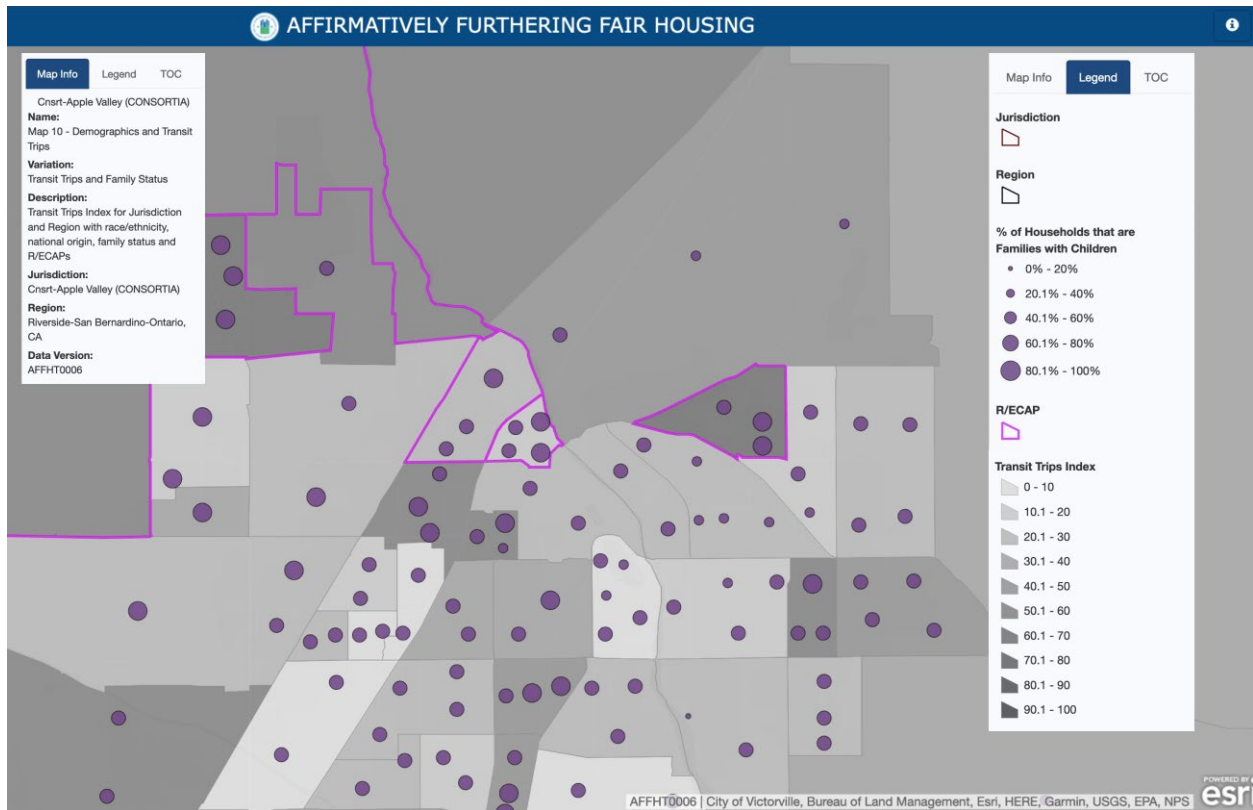
As *Table 8* shows, Victorville residents of different races/ethnicities have comparable access to public transit. Index values range from a low of 27.12 for Asian/Pacific Islanders to a high of 29.92 for Black residents. For the population below the poverty line, access to public transit is generally better, with higher index values for all groups except for Black residents living below the poverty line.

As *Map 10* shows, Census tracts in the center of the city and in the north have the best access to public transit in Victorville (shown by the darker shading). As the first map shows, residents of different races/ethnicities are evenly distributed across the city, therefore there are no visible disparities in access to public transit by race/ethnicity. On the second map, however, which shows the distribution of residents of various national origins, there appear to be relatively few residents of Filipino, Indian, Vietnamese, or Korean origin, compared to those of Mexican origin, in the Census tracts with the most access to public transit. This indicates that Victorville residents born in these Asian countries may be less able to access public transit than other groups. Finally, the third map, which shows the distribution of families with children, does not appear to show any concentration of families with children in areas with high or low access to public transit.

Comparison Across Jurisdictions and to the Region:

Residents in Apple Valley generally have better access to public transit compared to their counterparts in Victorville. In the region, all racial/ethnic groups have better access to public transit compared to both Apple Valley and Victorville. In the region, Native Americans have the least access, with an index value of 47.70, and Asian/Pacific Islanders have the greatest access, with an index value of 55.92. Access to public transit is generally even higher for the population living below the poverty line, with Asian/Pacific Islanders living below the poverty line having the highest index value (58.72).





Transportation Costs

Table 8 – Opportunity Indicators, by Race/Ethnicity also includes a Low Transportation Cost Index, which measures the cost of transportation in a neighborhood. Higher index values indicate lower transportation costs. Transportation costs may be low in a neighborhood due to better access to public transportation, or to the density of housing, services, and employment, or to other reasons. *Map 11 – Demographics and Low Transportation Cost* is a series of three maps showing the Low Transportation Cost Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with lower transportation costs.

Apple Valley:

As *Table 8* shows, transportation costs are comparable for all racial/ethnic groups in Apple Valley. Asian/Pacific Islander residents have the highest costs, with an index value of 38, and Black residents have the lowest costs, with an index value of 40. For residents living below the poverty line, transportation costs are generally lower, with higher index values for all groups except Native Americans, who have the lowest index value in the jurisdiction: 34.19.

Map 11 shows that residents in the R/ECAP Census tract in the center of the jurisdiction have lower transportation costs than residents in other areas. The even distribution of colored dots on the first map indicates that there is no concentration of specific racial/ethnic groups in neighborhoods with higher or lower transportation costs. The second map shows that, of the various national origin groups in Apple Valley, only residents born in Mexico live in the

R/ECAP area. The third map shows that there is a high concentration of families with children in the R/ECAP (shown by the relatively large dot sizes in that area). These maps indicate that residents born in Mexico and families with children benefit from living in an area with lower transportation costs.

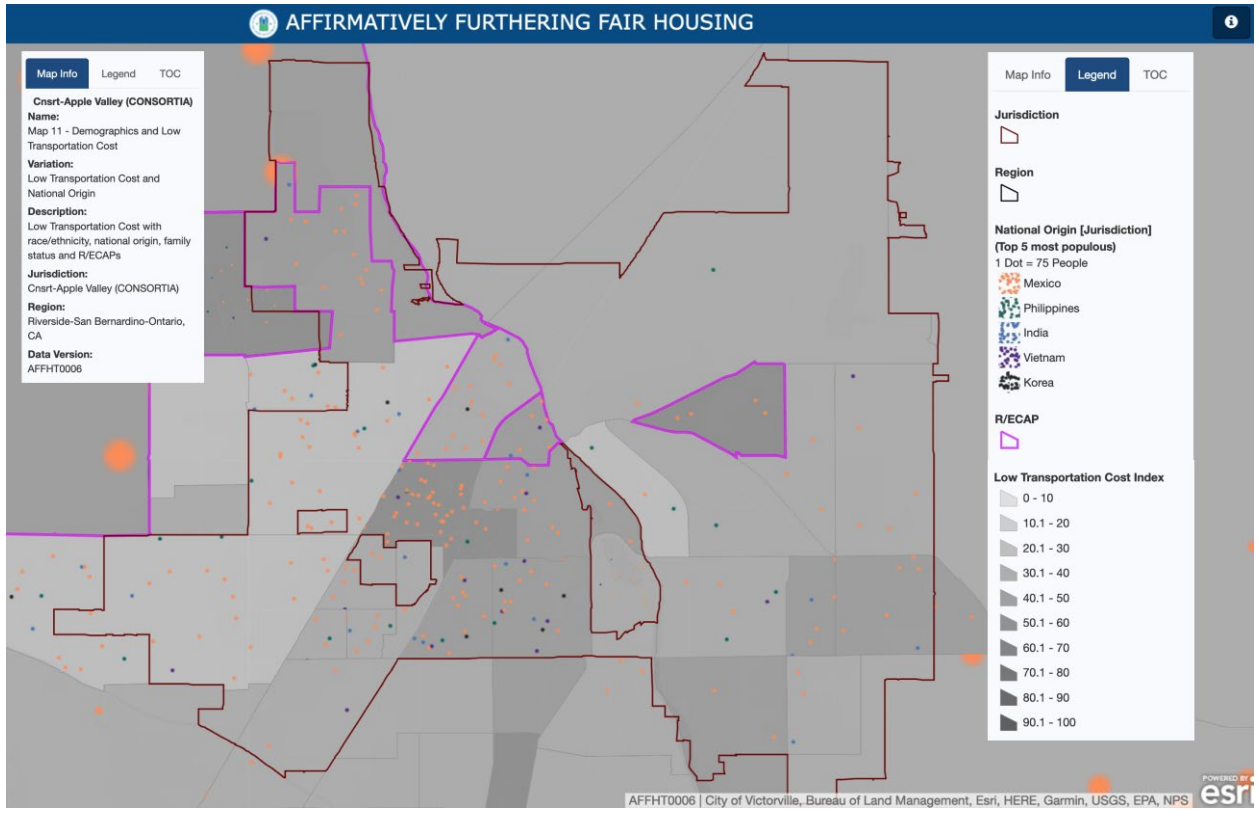
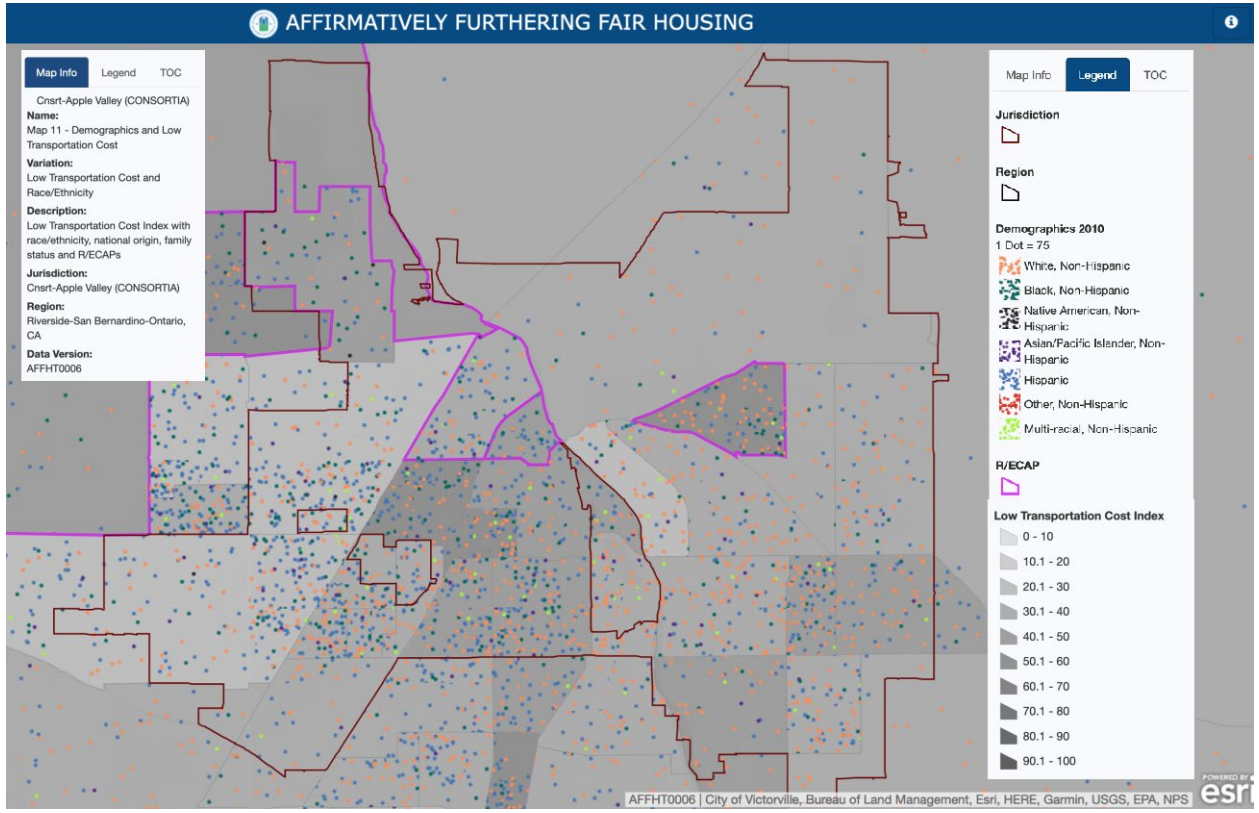
Victorville:

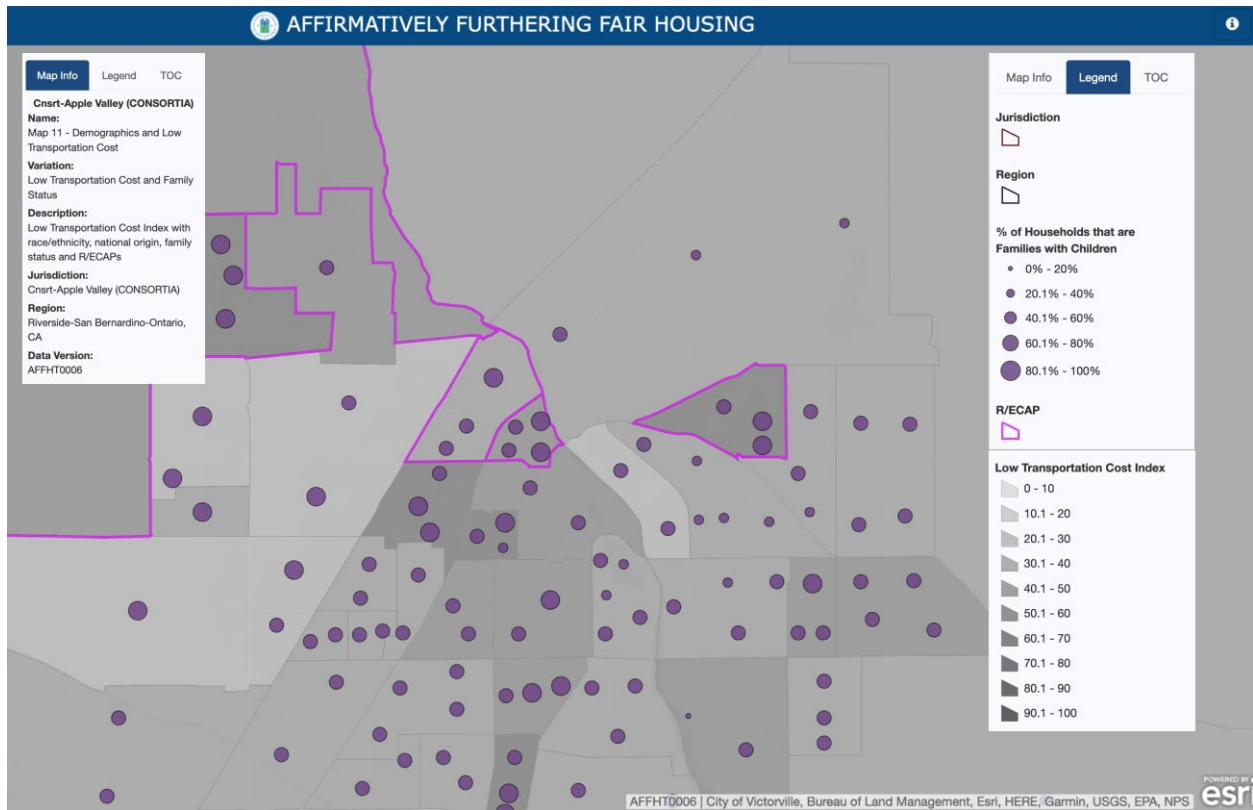
As *Table 8* shows, transportation costs are comparable for all racial/ethnic groups in Victorville. Asian/Pacific Islander residents have the highest costs, with an index value of 35.92, and Native American residents have the lowest costs, with an index value of 39.06. For residents living below the poverty line, transportation costs are generally lower, with higher index values for all groups except Native Americans, who have the lowest index value in the jurisdiction: 29.21.

Map 11 shows that residents living in the Census tracts in the center of the city—the area with the darkest shading—have the lowest transportation costs. Similar to *Map 10*, there does not appear to be a concentration of particular race/ethnic groups, or families with children, in areas with higher or lower transportation costs. However, the Census tracts shaded the darkest do appear to be areas with relatively few residents of Filipino, Indian, Vietnamese, and Korean origin, indicating those groups may face higher transportation costs relative to others.

Comparison Across Jurisdictions and to the Region:

Residents in Apple Valley and Victorville have very similar levels of access to neighborhoods with low transportation costs. In the region, index values are slightly higher for all groups compared to Apple Valley and Victorville, indicating lower transportation costs overall for residents in the region. There are no large disparities by race/ethnicity. The lowest index value is 42.13 (for White, Non-Hispanic residents) and the highest index value is 46.31 (for Hispanic residents). For the population below the poverty line, index values are higher for all racial/ethnic groups. Hispanic residents living below the poverty line have the highest index value (49.70) and White, Non-Hispanic residents living below the poverty line have the lowest index value (45.70).





Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?

In general, different race/ethnic groups in Apple Valley have similar levels of access to public transportation and experience similar transportation costs. The exception is Native Americans living below the poverty line, who experience the least access to public transit and the highest transportation costs of any group. Residents of Mexican origin and families with children who live in the R/ECAP area in the center of the jurisdiction appear to have relatively good access to public transit and relatively low transportation costs.

Similarly, in Victorville, different race/ethnic groups have broadly similar levels of access to public transportation and experience similar transportation costs. However, Asian/Pacific Islander residents have slightly less access to public transit and face slightly higher transportation costs. This disparity may be related to the fact that, as shown on *Map 10* and *Map 11*, a larger number of residents of Filipino, Indian, Vietnamese, and Korean origin live outside the areas with the best access to public transit and the lowest costs, than live inside those areas.

Describe how the jurisdictions' and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.

The Victor Valley Transit Authority (VVTA) establishes and maintains bus routes throughout the high desert communities. VVTA maintains routes that serve all communities within the region and evaluates its routes to ensure they are the most effective routes to serve the high desert communities. VVTA complements its regular bus route with programs such as its van pool program to offer subsidies to van pools for commuters traveling together.

Low Poverty Exposure Opportunities

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

Table 8 – Opportunity Indicators, by Race/Ethnicity includes a Low Poverty Index, which measures the level of poverty in a neighborhood. Higher index values indicate less exposure to poverty in a neighborhood.

Apple Valley:

In Apple Valley, all residents have relatively high exposure to poverty. Asian/Pacific Islander residents have the lowest exposure to poverty (with an index value of 42.92), followed by White residents (39.3). Hispanic and Black residents have the highest exposure to poverty, with index values of 31.95 and 32.29, respectively. Residents living below the poverty line generally have higher exposure to poverty in their neighborhoods. The exception is Native American residents living below the poverty line, who are slightly less likely to be exposed to poverty in their neighborhoods than the overall Native American population in Apple Valley.

Victorville:

In Victorville, all residents have relatively high exposure to poverty. Asian/Pacific Islander residents have the lowest exposure to poverty (with an index value of 24.31), followed by White residents (23.43). Hispanic, Black, and Native American residents have the highest exposure to poverty, with index values of 21.57, 21.16, and 20.78, respectively. Residents living below the poverty line generally have higher exposure to poverty in their neighborhoods. In fact, Asian/Pacific Islander residents living below the poverty line have the highest exposure to poverty, with an index value of 15.92. The exception is Native American residents living below the poverty line, who are the least likely to be exposed to poverty in their neighborhoods of any group.

Comparison Across Jurisdictions and to the Region:

Victorville residents are more likely to be exposed to poverty in their neighborhoods than Apple Valley residents. Disparities in which race/ethnic groups are more likely to be exposed to poverty are similar in both places. Regionwide, residents are generally less likely to live in neighborhoods where they are exposed to poverty than either Apple Valley or Victorville, however the disparities in index values by race/ethnicity are larger. In the region, Hispanic residents have the highest exposure to poverty, with an index value of 36.39. Asia/Pacific Islander residents have the lowest exposure to poverty, with an index value of 58.83. The population living below the poverty line in the region is even more likely to be exposed to poverty in their neighborhoods, with index values significantly lower than the overall population.

Index values for the population below the poverty line range from 24.29 for Hispanic residents to 41.94 for Asian/Pacific Islander residents.

What role does a person's place of residence play in their exposure to poverty?

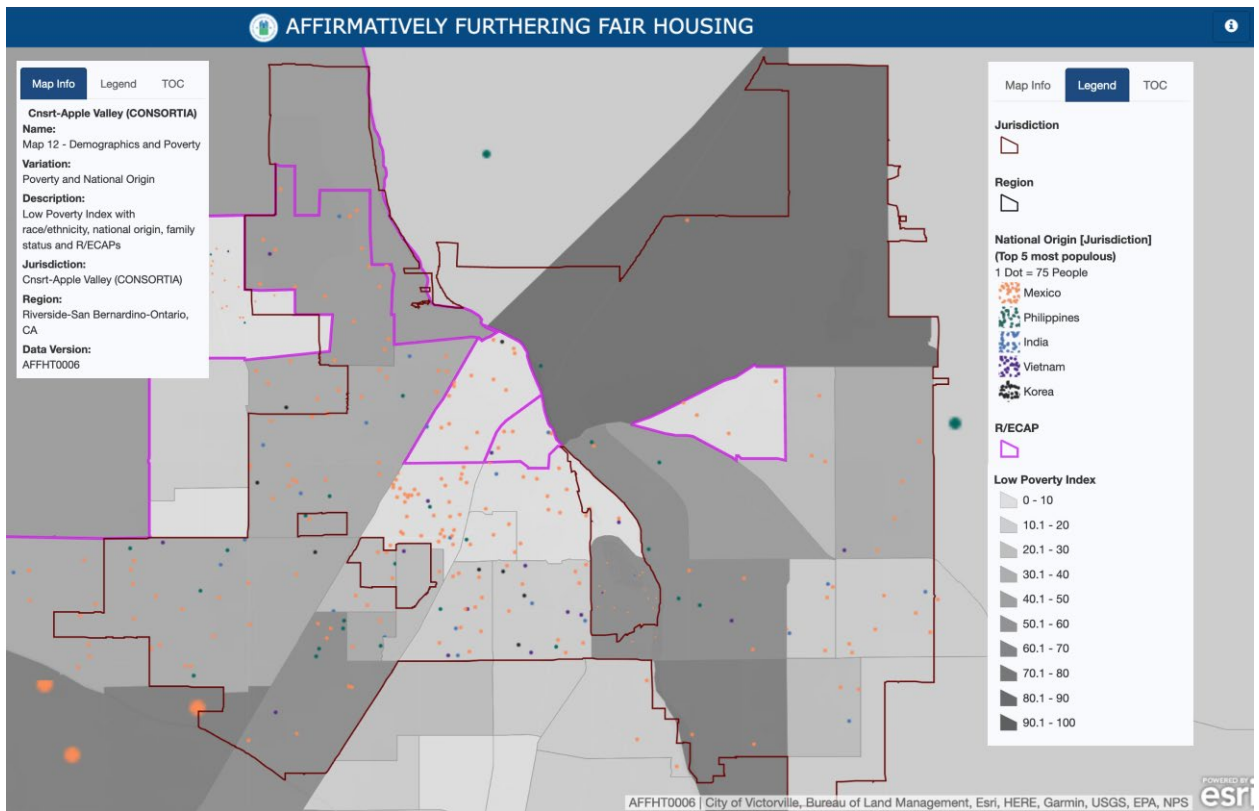
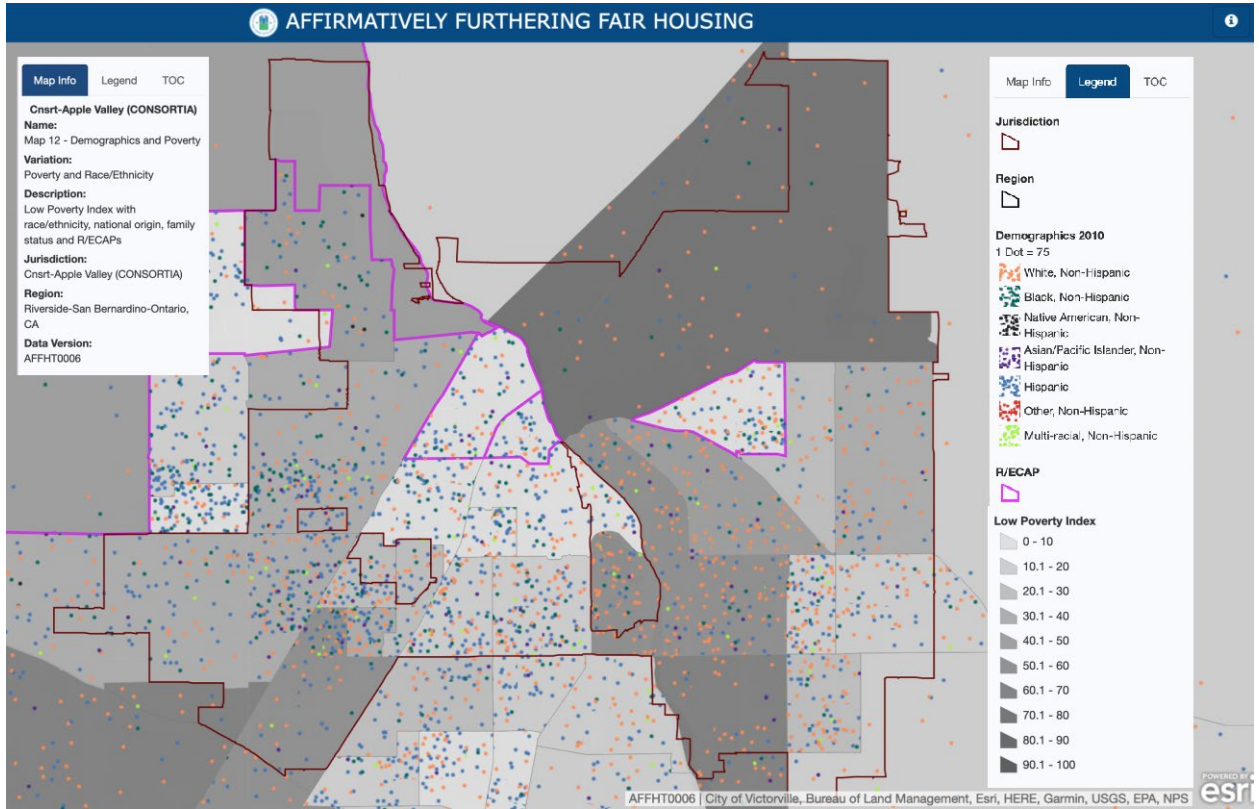
Map 12 – Demographics and Poverty is a series of three maps showing the Low Poverty Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with less exposure to poverty.

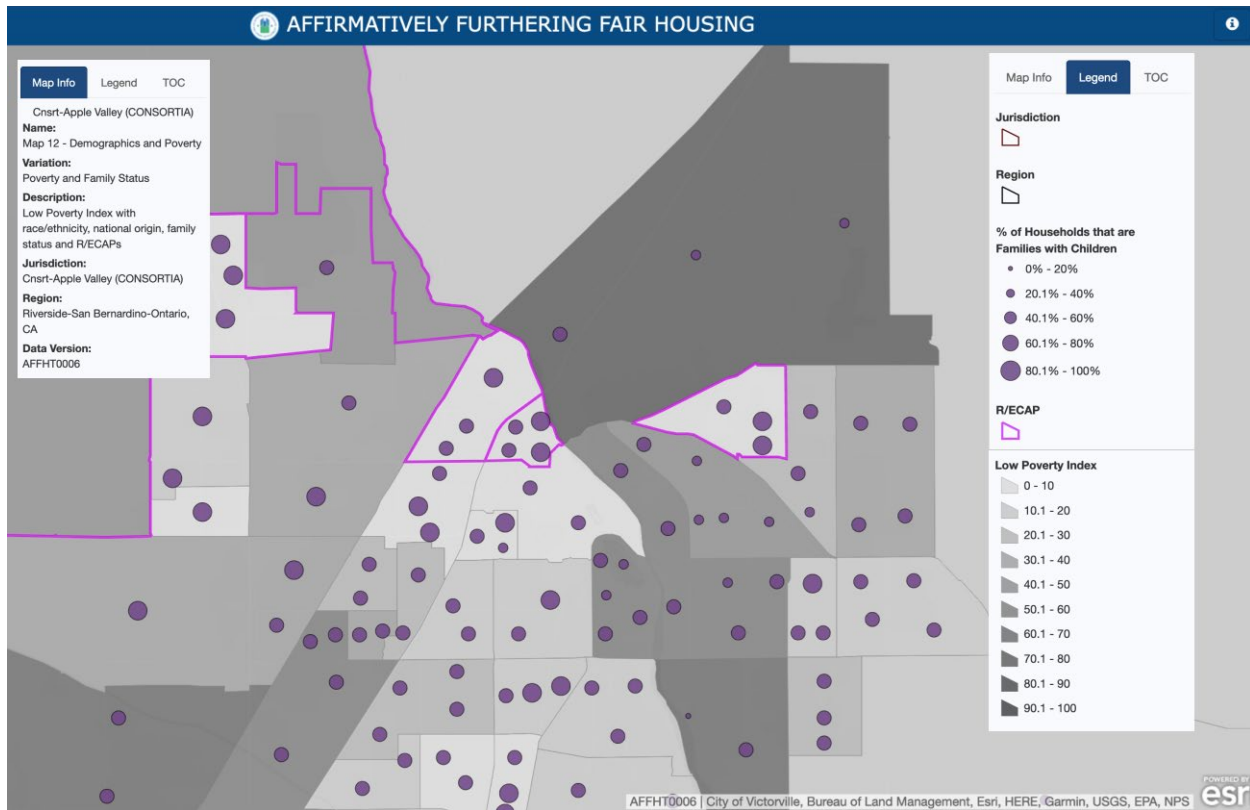
Apple Valley:

Map 12 shows that residents in neighborhoods in the northern and southeastern parts of Apple Valley have less exposure to poverty, and residents in the R/ECAP area in the center of the jurisdiction have the highest exposure to poverty. While racial/ethnic groups seem to be relatively evenly distributed across areas with both higher and lower exposure to poverty, the second and third maps show that there are relatively few residents of Mexican origin or families with children in the darkest shaded areas in the north compared to the R/ECAP area. This indicates that Mexican-born residents and families with children are more likely than other groups to be exposed to poverty in the neighborhoods where they live.

Victorville:

In Victorville, *Map 12* shows that residents in the Census tracts in the central and eastern part of the city (including the two R/ECAPs) and in the R/ECAP in the northwest, are the most likely to be exposed to poverty in their neighborhoods. Given the even distribution of race/ethnic groups and families with children across the jurisdiction, there is no apparent concentration of specific race/ethnic groups or of families with children in those areas with more or less exposure to poverty. The second map in the series, which shows where residents of different national origins live, does show that there are relatively few residents of Filipino, Indian, Vietnamese, or Korean origin in those Census tracts with the highest exposure to poverty, compared to other parts of the city. This indicates that those populations are less likely to be exposed to poverty than other national origin groups.





Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?

Table 10 – Poverty by Race/Ethnicity and National Origin, below, shows data from the 2013-2017 American Community Survey on poverty rates by race/ethnicity and national origin.

Apple Valley:

In Apple Valley, according to the above analysis, Black and Hispanic residents are more likely to live in neighborhoods with relatively high exposure to poverty, as are residents of Mexican origin and families with children. According to *Table 10*, Native American residents have the highest poverty rate (31.49%), followed by Hispanic residents (24.2%), Black residents (24.07%), White residents (13.86%), and Asian/Pacific Islander residents, who have the lowest poverty rate (6.31%). Foreign-born residents of Apple Valley are less likely than native-born resident to live below the poverty line, with a poverty rate of 14.53% compared to 18.49% for native-born residents.

Victorville:

In Victorville, the above analysis indicates that all residents have a relatively high exposure to poverty in their neighborhoods. However, the analysis also indicates that Asian/Pacific Islander residents have a slightly lower risk of exposure to poverty. According to *Table 10*, Black residents have the highest poverty rate (32.56%), followed by Native American residents (29.58%), Hispanic residents (25.42%), Asian/Pacific Islander residents (14.43%), and White

residents, who have the lowest poverty rate (14.3%). Foreign-born residents of Victorville are slightly more likely than native-born resident to live below the poverty line.

Comparison Across Jurisdictions and to the Region:

Apple Valley has a slightly higher poverty rate overall (18.12%) than the region (16.82%), and Victorville has a highest rate (23.26%) of all three. In the region, there are similar disparities in poverty to Apple Valley and Victorville, with Native American, Black, and Hispanic residents more likely to live below the poverty line than Asian/Pacific Islander and White residents. In the region, like in Victorville, foreign-born residents are more likely to live below the poverty line than native-born residents.

Table 10 - Poverty by Race/Ethnicity and National Origin

	Apple Valley, CA (Jurisdiction)			Victorville, CA (Jurisdiction)			Riverside-San Bernardino-Ontario, CA (Region)		
	Total Population	Population With Income Below Poverty Level (#)	Population With Income Below Poverty Level (%)	Total Population	Population With Income Below Poverty Level (#)	Population With Income Below Poverty Level (%)	Total Population	Population With Income Below Poverty Level (#)	Population With Income Below Poverty Level (%)
Total Population	71,275	12,913	18.12%	116,162	27,025	23.26%	4,382,493	737,025	16.82%
Race/Ethnicity									
White, Non-Hispanic	36,676	5,083	13.86%	25,652	3,669	14.30%	1,465,613	159,930	10.91%
Black	5,589	1,345	24.07%	18,528	6,032	32.56%	313,338	73,271	23.38%
Hispanic	25,010	6,052	24.20%	64,557	16,413	25.42%	2,198,958	452,129	20.56%
Asian or Pacific Islander	2,423	153	6.31%	4,650	671	14.43%	301,846	35,449	11.74%
Native American	489	154	31.49%	852	252	29.58%	35,878	8,519	23.74%
National Origin									
Foreign Born	6,664	968	14.53%	20,198	4,776	23.65%	943,917	174,128	18.45%
Native	64,611	11,945	18.49%	95,964	22,249	23.18%	3,438,576	562,897	16.37%

Note 1: Data Sources: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Describe how the jurisdictions’ and region’s policies affect the ability of protected class groups to access low poverty areas.

Apple Valley:

The Town of Apple Valley relies upon the availability of Housing Choice Vouchers provided through the Housing Authority. Unfortunately, the waitlist for Apple Valley is rarely open. Further, federal funding for other housing programs is limited compared to private, market pressures on housing in the Town.

Victorville:

Access to lower poverty areas is limited to residents in Victorville because of the limited opportunities in labor, transportation and education. Further, housing has become less affordable over the past ten years – putting greater poverty pressure on households throughout the City. Victorville is limited in providing access to low poverty areas via limited Housing Choice Vouchers and limited other funding for affordable housing and tenant based rental assistance programs.

Environmentally Healthy Neighborhood Opportunities

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

Table 8 – Opportunity Indicators, by Race/Ethnicity includes an Environmental Health Index, which captures the potential exposure to harmful toxins in a neighborhood. Higher index values indicate less exposure to harmful toxins, and therefore better environmental quality, in a neighborhood. *Map 13 – Demographics and Environmental Health* is a series of three maps showing the Environmental Health Index and population distribution by race/ethnicity, national origin, and family type. On these maps, the areas with darker shading have higher index values, which means they are areas with less exposure to harmful toxins and therefore higher environmental quality.

Apple Valley:

As *Table 8* shows, Apple Valley residents of all racial/ethnic groups, including those living below the poverty line, have relatively high access to environmentally healthy neighborhoods. Index values for all groups in Apple Valley are in the mid-70s.

As *Map 13* shows, areas in southeast Apple Valley have the highest index values, while areas in the north and northwest of the jurisdiction have the lowest index values (meaning residents in the north/northwest have less access to environmentally healthy neighborhoods than those in the southeast). The maps also show that residents of different race/ethnic groups and national origins, and families with children, are evenly dispersed throughout the areas with better and worse access to environmentally healthy neighborhoods, meaning there are no apparent disparities based on those protected classes.

Victorville:

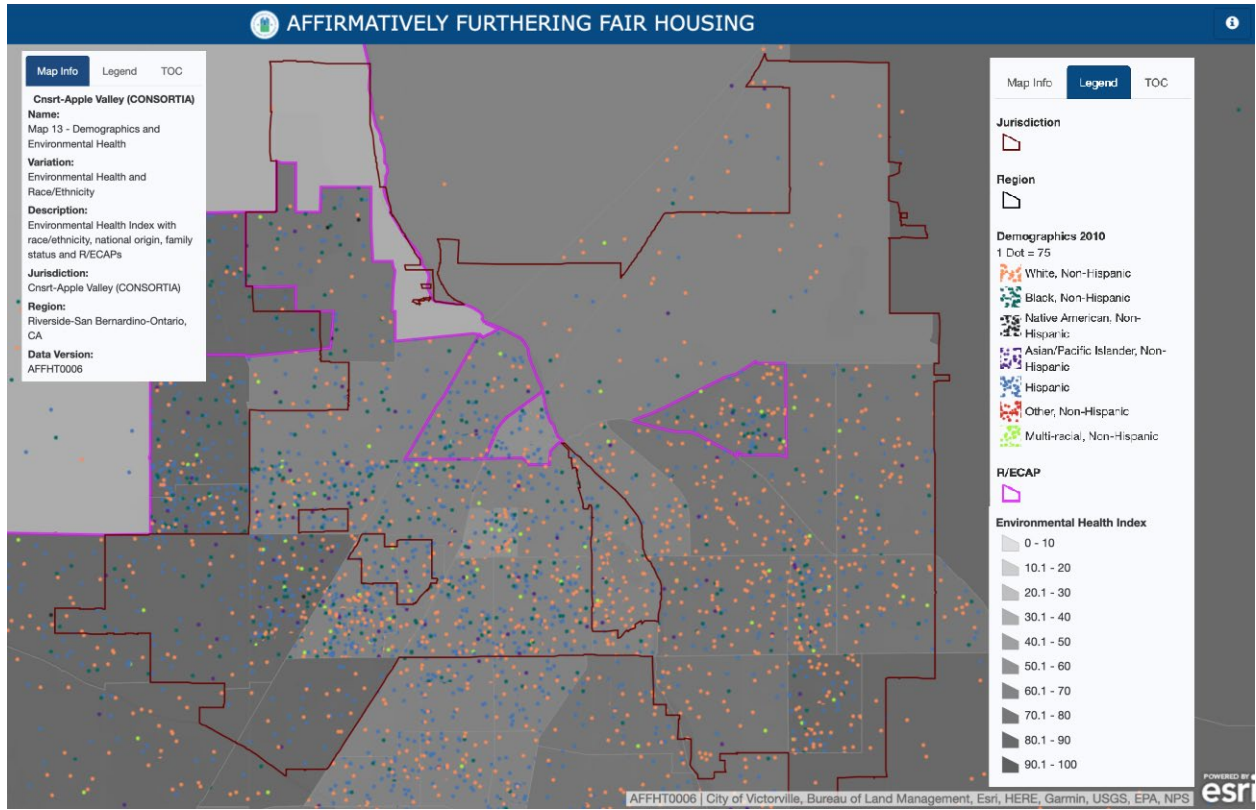
As *Table 8* shows, Victorville residents of all racial/ethnic groups have relatively high access to environmentally healthy neighborhoods. Index values for all groups in Victorville are in the high 60s. The population below the poverty line generally has slightly less access to environmentally healthy neighborhoods than the population as a whole: index values are in the mid 60s.

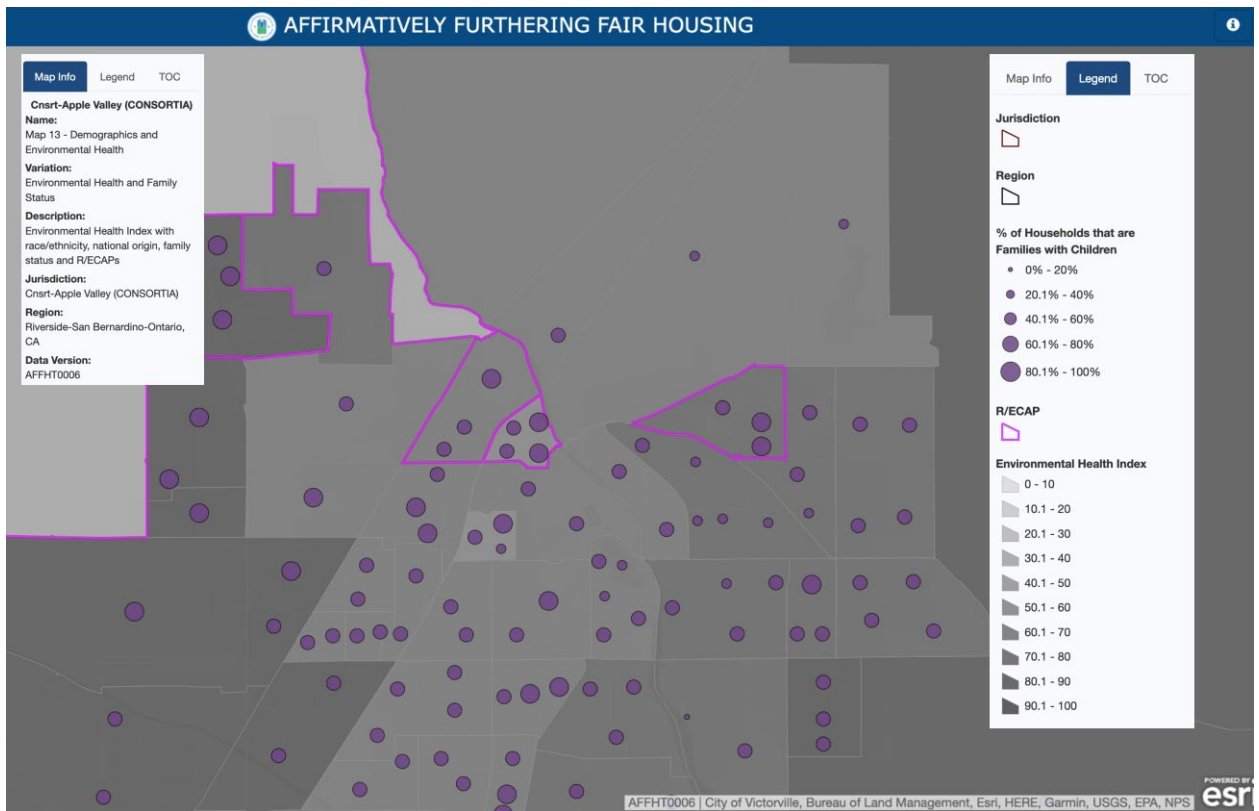
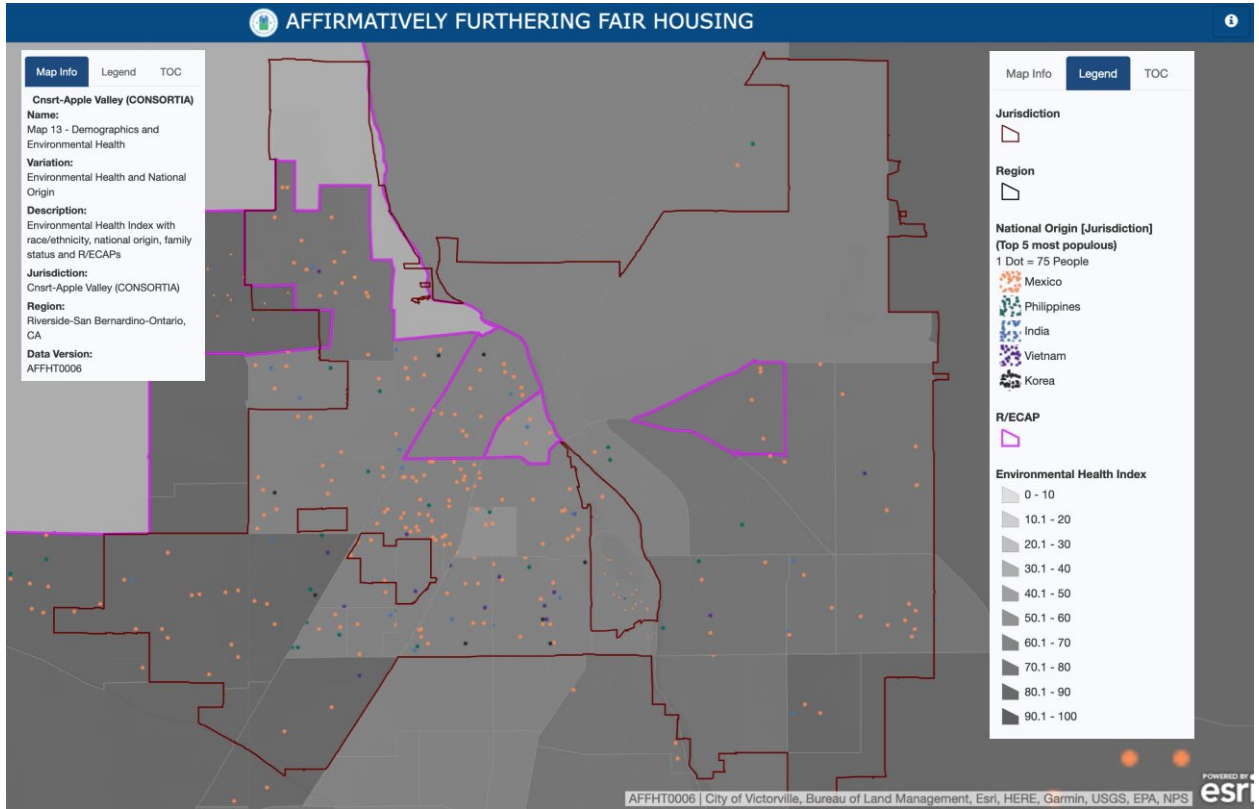
Map 13 shows that there is relatively uniform access to environmentally healthy neighborhoods across Victorville—most of the city has the same shading. The exceptions are one Census tract in the northwest, which has the high index value (i.e., is more environmentally healthy relative to other tracts), and two Census tracts in the center of the city—including one of the R/ECAPs—that have lower index values than other areas, meaning residents in those areas have less access to environmentally healthy neighborhoods. The maps do not show any concentration of race/ethnic groups, national origin groups, or families with children in the areas with better or worse access to environmentally healthy neighborhoods.

Comparison Across Jurisdictions and to the Region:

Residents of all races/ethnicities in both Apple Valley and Victorville experience relatively high access to environmentally healthy neighborhoods, though Apple Valley residents have slightly better access than their counterparts in Victorville. In comparison, the population in the region has much less access to environmentally healthy neighborhoods, and access varies significantly by race/ethnicity. Asian/Pacific Islander residents of the region have the least access to environmentally healthy neighborhoods, with an index value of 35.12. Asian/Pacific Islander residents living below the poverty line are slightly worse off, with an index value of 34.87, the lowest of any population group in the region. Native American and White residents in the region

have the most access to environmentally healthy neighborhoods of any group, with index values of 49.9 and 48.02, respectively, though they still have less access than residents of Apple Valley and Victorville.





Which racial/ethnic, national origin or family status groups have the least access to environmentally healthy neighborhoods?

The Environmental Health Index in *Table 8* and *Map 13 – Demographics and Environmental Health* show that there is no significant disparity in access to environmentally healthy neighborhoods by race/ethnicity, national origin, or family status.

Patterns in Disparities in Access to Opportunity

Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin, or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

Apple Valley:

According to the above analysis, Apple Valley residents in general have relatively low access to high performing schools and employment opportunities, and relatively high exposure to poverty in their neighborhoods. However, the analysis indicates that Black and Hispanic residents (especially those living below the poverty line), residents of Mexican origin, and families with children, are least likely to live in neighborhoods with high performing schools, high labor force participation, and high levels of human capital. These groups are also more likely to live in neighborhoods where they are exposed to poverty.

These same challenges are all present in Census tract 0097.16, which is the R/ECAP tract located in the center of the jurisdiction. This part of the jurisdiction has relatively low performing schools, low levels of labor force participation and human capital, and high levels of poverty. The analysis shows that Black residents, families with children, and residents born in Mexico disproportionately reside in this R/ECAP.

Victorville:

According to the above analysis, all Victorville residents, regardless of protected class status, have relatively low access to high-performing schools, relatively low access to neighborhoods with high labor force participation and human capital, and relatively high exposure to poverty in their neighborhoods. However, there is evidence that different protected class groups face specific challenges regarding access to opportunities and exposure to adverse community factors. For example:

- Native Americans, particularly those living below the poverty line, appear to be least successful in accessing employment in Victorville. According to ACS data, Native Americans have the lowest labor force participation rate and the highest unemployment rate of any group.
- Asian/Pacific Islander residents have slightly less access to public transit and face slightly higher transportation costs, which may be related to the fact that more residents of

Filipino, Indian, Vietnamese, and Korean origin live outside the areas with the best access to public transit and the lowest costs, than live inside those areas.

- Hispanic residents, residents born in Mexico, and families with children disproportionately reside in R/ECAPs.

Disproportionate Housing Needs

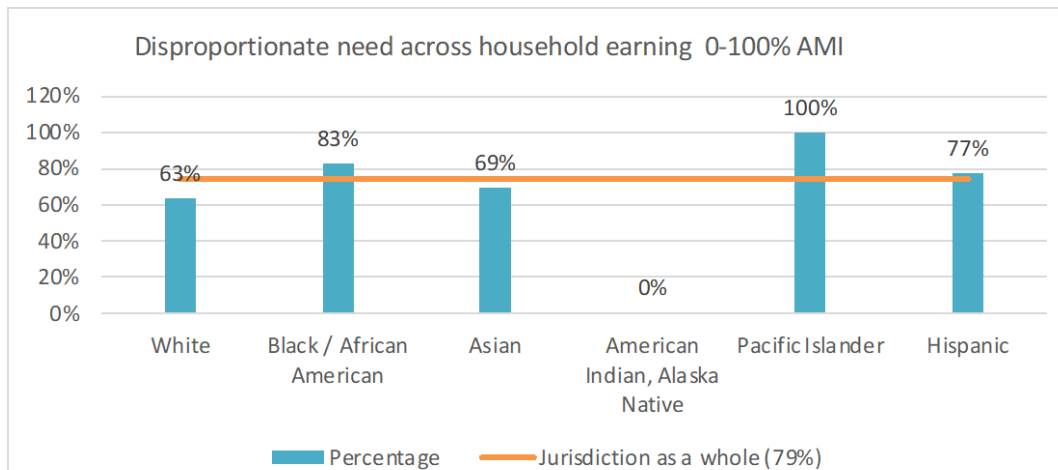
Analysis

Which groups experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?

For the 2022 Consolidated Plan (ConPlan), the Apple Valley-Victorville HOME Consortium analyzed 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data to determine if racial/ethnic groups at various income levels disproportionately experience any of the following four housing problems:

- Lacks complete kitchen facilities: Household lacks a sink with piped water, a range or stove, or a refrigerator.
- Lacks complete plumbing facilities: Household lacks hot and cold piped water, a flush toilet and a bathtub or shower.
- Overcrowding: A household is considered overcrowded if there are more than 1.01 people per room.
- Cost burden: A household is considered cost burdened if the household pays more than 30 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.

According to the analysis in the ConPlan, at least one racial/ethnic group is disproportionately impacted by one or more of four housing problems in all income levels. Disproportionate impact means that a particular group is more likely to experience housing problems when compared to the population as a whole. As the chart below shows, among households in Apple Valley and Victorville that earn up to the area median income (0-100% of AMI), Black, Pacific Islander, and Hispanic households are more likely than other households to experience at least one of the four housing problems listed above. Eighty-three percent (83%) of Black households, 100% of Pacific Islander households, and 77% of Hispanic households experience at least one housing problem. In comparison, 63% of White households and 69% of Asian households experience at least one housing problem.

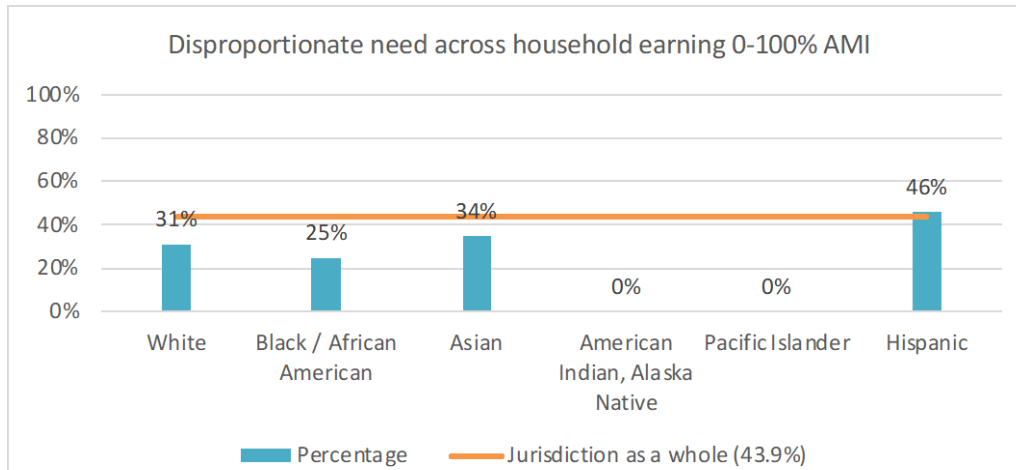


Sources: 2013-2017 Comprehensive Housing Affordability Strategy, American Community Survey 2013-2017 5-Year Estimates

The 2022 ConPlan also analyzes the disproportionate impact of **severe** housing problems by race/ethnicity. Similar to housing problems, severe housing problems are defined as:

- Lacks complete kitchen facilities: Household does not have a stove/oven and refrigerator.
- Lacks complete plumbing facilities: Household does not have running water or modern toilets.
- Severe overcrowding: A household is considered severely overcrowded if there are more than 1.5 people per room.
- Severe cost burden: A household is considered severely cost burdened if the household pays more than 50 percent of its total income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

The chart below shows that, among Apple Valley and Victorville households that earn up to the area median income (0-100% of AMI), Hispanic households are more likely than others to experience at least one of the four severe housing problems listed above. Forty-six percent (46%) of Hispanic households experience at least one severe housing problem. In comparison, 31% of White households, 25% of Black households, 34% of Asian households, and 0% of Pacific Islander households experience at least one severe housing problem.



Sources: 2013-2017 Comprehensive Housing Affordability Strategy, American Community Survey 2013-2017 5-Year Estimates

Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

Map 6 – Housing Problems is a series of maps showing concentrations of households experiencing one or more housing burdens and population distribution by race/ethnicity and national origin, for Apple Valley, Victorville, and the region. On these maps, areas with darker shading have a higher percentage of households experiencing at least one housing burden. Housing burdens in this context are the following: cost burden, defined as paying more than 30% of income for monthly housing costs including utilities; overcrowding; lacking a complete kitchen; and lacking plumbing.

Apple Valley:

The maps show that the northern and southeastern parts of Apple Valley have higher concentrations of families experiencing one or more of these housing burdens, compared to other neighborhoods. Census tract 0097.10, in the southeast, has the highest concentration of households with housing burdens. In that area, 56.48% of households have at least one of the four housing burdens.

These maps also show there is no apparent concentration of specific racial/ethnic or national origin groups in the areas with high or low concentrations of housing burdens.

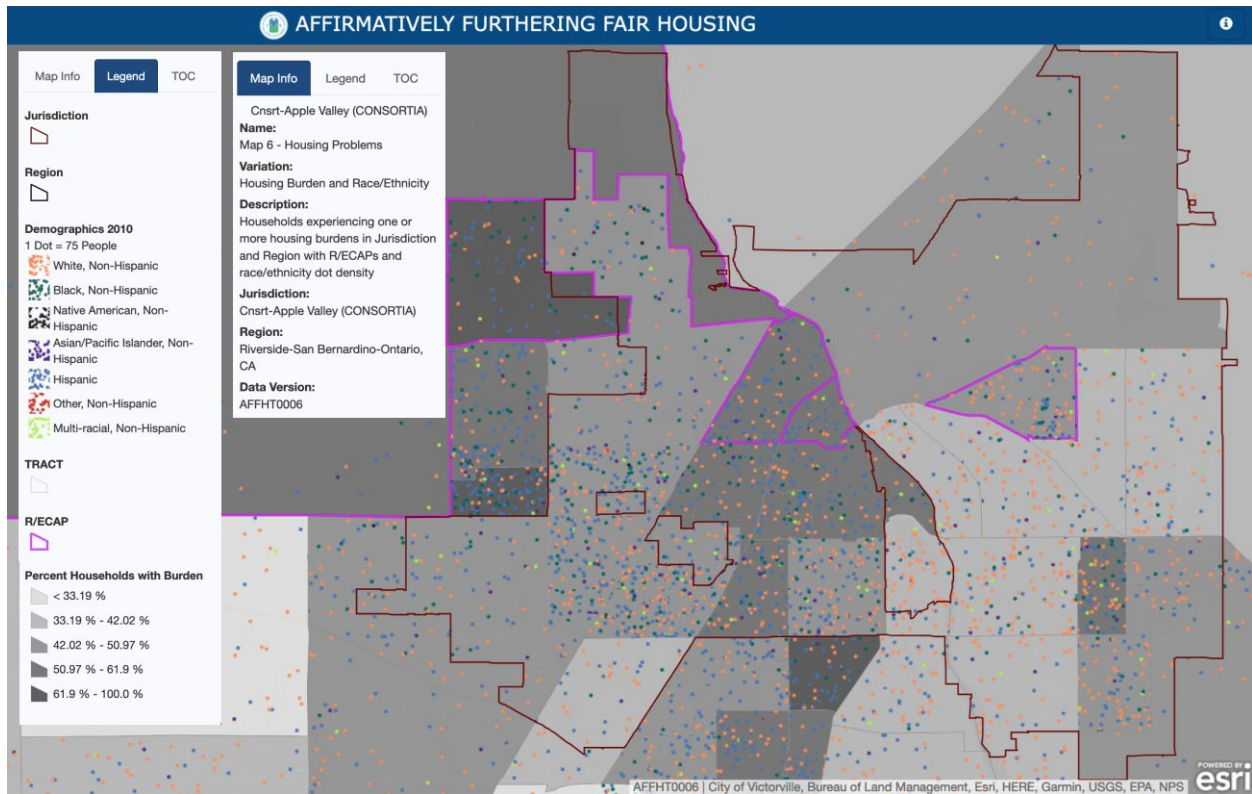
Victorville:

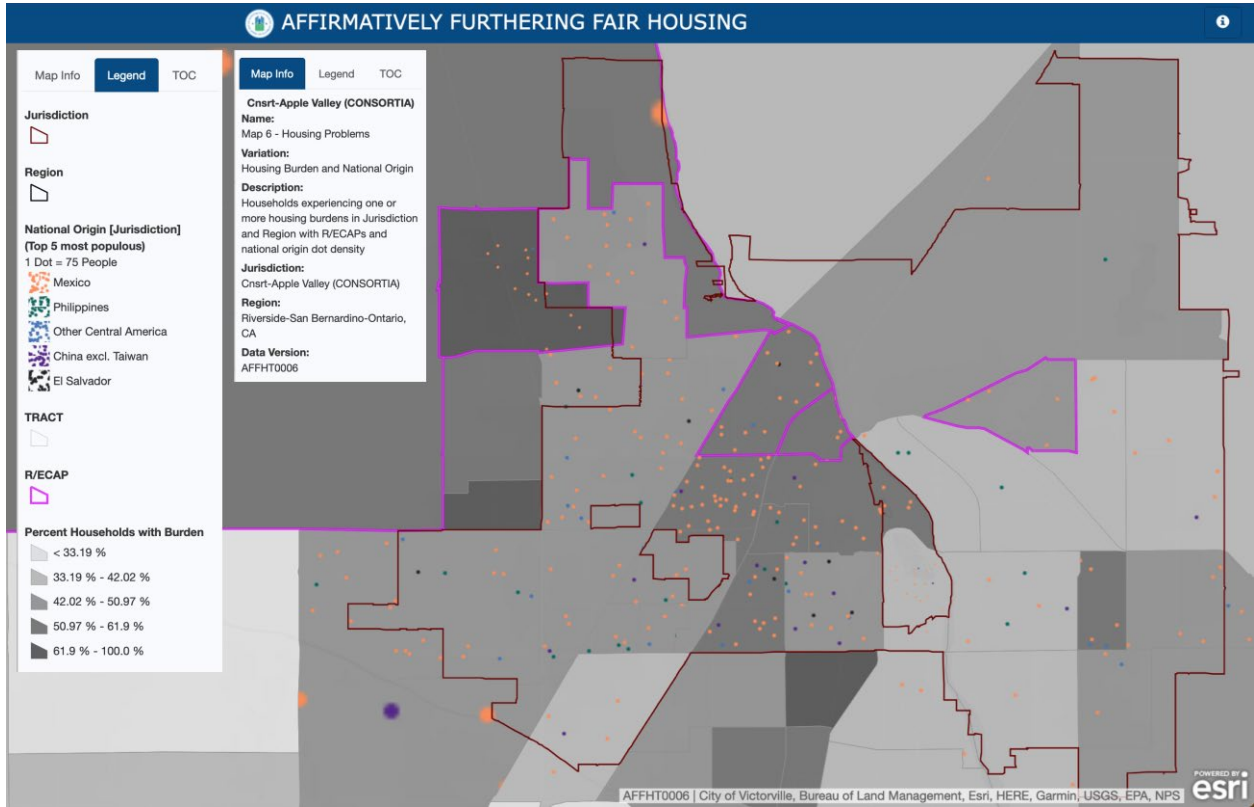
Map 6 shows that the southeastern part of Victorville has a higher concentration of families experiencing housing burdens than most other areas of the city. In these areas, which include two R/ECAPs, over 50% of families experience at least one housing burden. Census tract 0091.16, portions of which are in northwest Victorville, over 60% of families experience at least one housing burden. This Census tract is classified as a R/ECAP. The maps do not show any

concentrations of specific race/ethnic or national origin groups in the areas with more housing burdens.

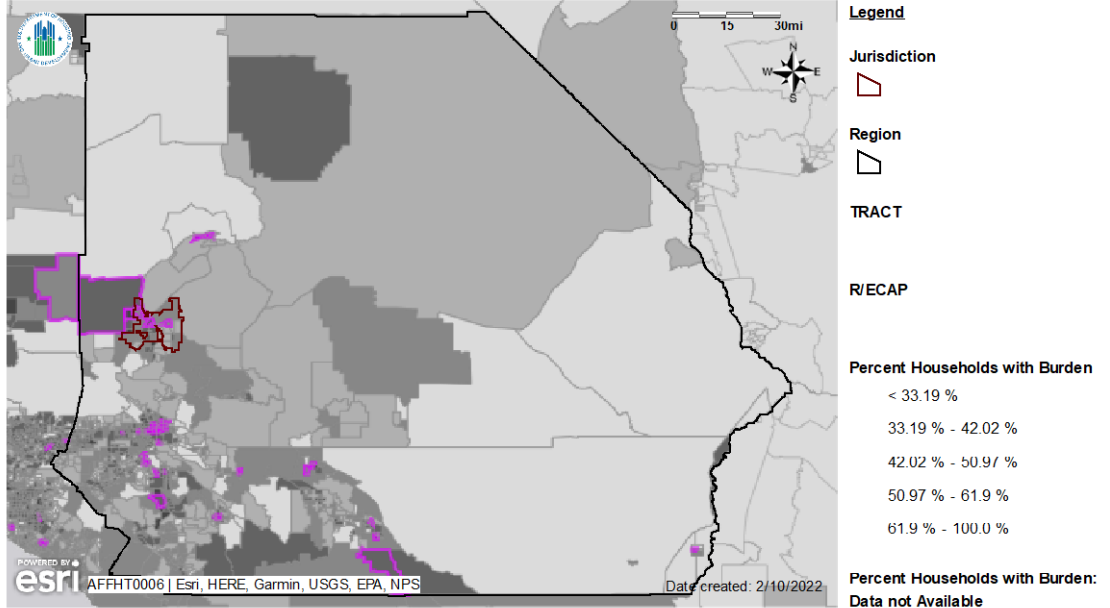
Region:

In the region, there are high concentrations of families experiencing one or more of these housing burdens to the near west of Apple Valley/Victorville, as well as farther to the northwest and south. Based on the scale of these maps, it is difficult to determine whether there are specific racial/ethnic or national origin groups concentrated in the areas with more housing burdens.

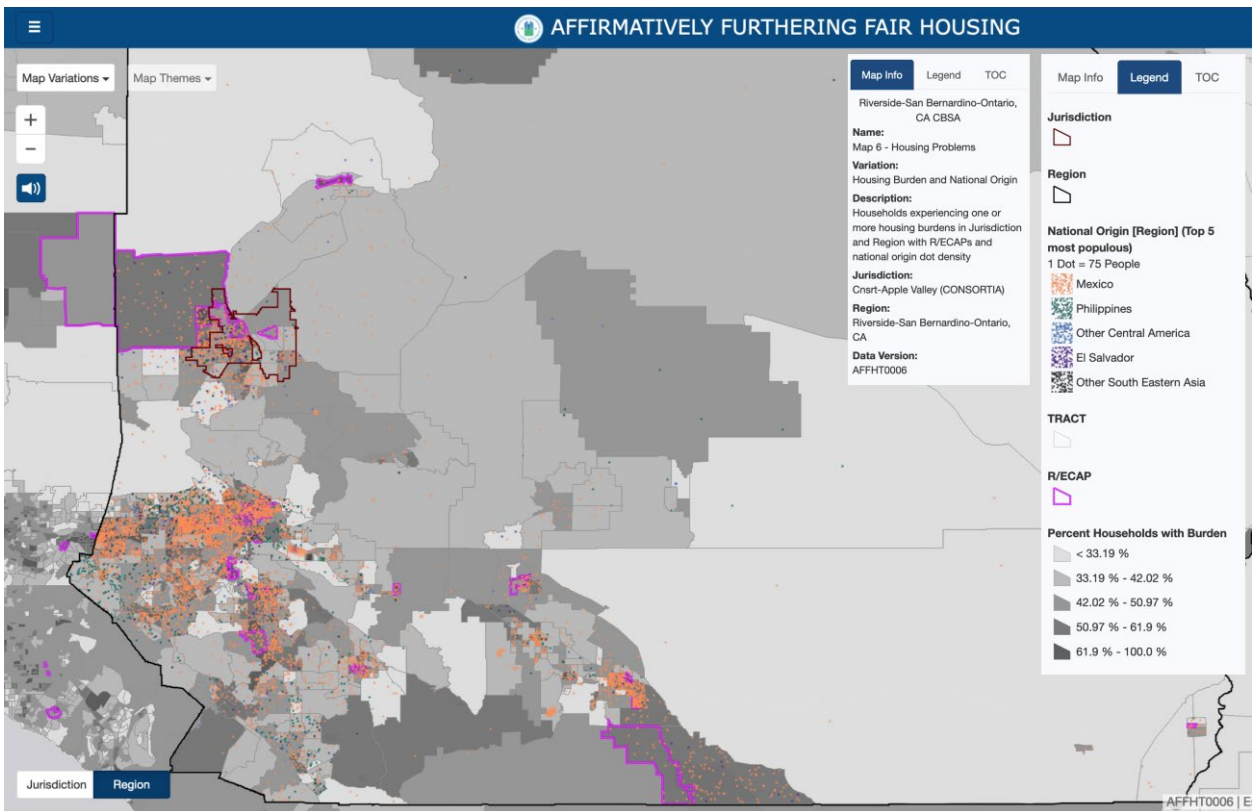
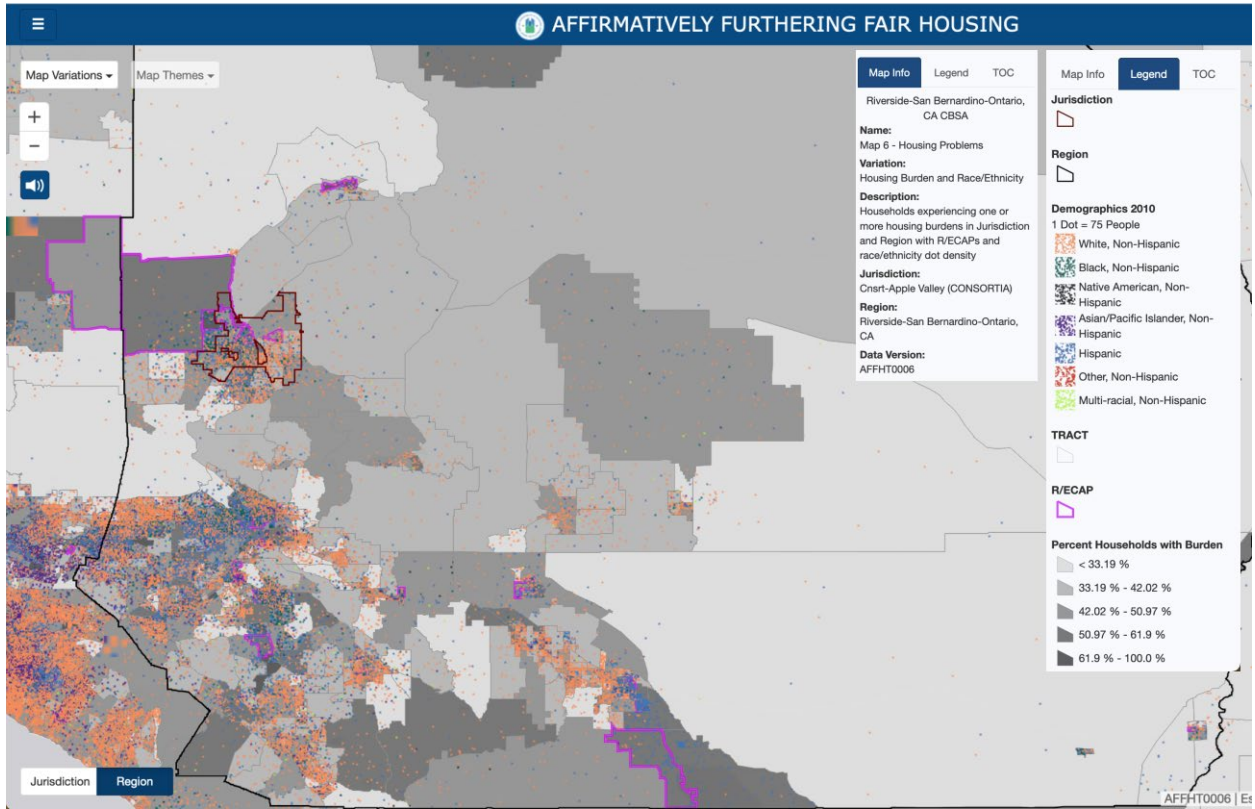




HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 6 - Housing Problems
Description: Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density
Jurisdiction: Cnsrt-Apple Valley (CONSORTIA)
Region: Riverside-San Bernardino-Ontario, CA
HUD-Provided Data Version: AFFHT0006



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

Table 11 – Homeownership and Rental Rates by Race/Ethnicity, below, shows the percentages of households that are renters and homeowners by race/ethnicity, for Apple Valley, Victorville, and the region.

Apple Valley:

In Apple Valley, 65% of all households own their home, however there are significant disparities by race/ethnicity. The homeownership rate for Asian/Pacific Islander residents in Apple Valley is highest, at 80%. White households have a comparable homeownership rate of 71%. However, only 54% of Native Americans and Hispanic households own their home. For Black households, the homeownership rate is even lower, at 49%.

Victorville:

In Victorville, 54% of all households own their home and there are significant disparities by race/ethnicity. The homeownership rate for Asian/Pacific Islander residents in Apple Valley is highest, at 73%. White, Non-Hispanic households have the second highest homeownership rate, at 62%. Hispanic and Native American households have significantly lower homeownership rates, of 55% and 58%, respectively. Black households have the lowest rate of homeownership in the city: only 29% of Black households own their home.

Comparison Across Jurisdictions and to the Region:

Victorville residents in general are less likely to own their own home than residents of Apple Valley. Similar disparities by race/ethnicity are present in both jurisdictions. Black households are least likely to own their home, and Asian/Pacific Islander households, followed by White, Non-Hispanic households, are most likely to be homeowners.

In the region, the overall homeownership rate (62%) is slightly lower than Apple Valley's but higher than Victorville's. Disparities by race/ethnicity are also present in the region and align with the disparities present in Apple Valley and Victorville. Homeownership rates for White and Asian/Pacific Islander households are highest in the region (71% and 70%, respectively). Homeownership rates for Black households in the region are the lowest, at 42%, which is still significantly higher than the Black homeownership rate in Victorville. The homeownership rate for Native Americans households is 52% and for Hispanic households it is 56%.

Race/Ethnicity	Table 11 – Homeownership and Rental Rates by Race/Ethnicity														
	Apple Valley, CA (Jurisdiction)				Victorville, CA (Jurisdiction)				Riverside-San Bernardino-Ontario, CA (Region)						
	Total Households	Homeowners	Renters		Total Households	Homeowners	Renters		Total Households	Homeowners	Renters				
#	#	%	#	%	#	#	%	#	%	#	%	#	%		
All Households	23,911	15,497	65%	8,414	35%	32,629	17,469	54%	15,160	46%	1,335,366	832,117	62%	503,249	38%
White, Non-Hispanic	14,382	10,187	71%	4,195	29%	10,439	6,495	62%	3,944	38%	595,385	422,456	71%	172,929	29%
Black	2,246	1,098	49%	1,148	51%	6,024	1,728	29%	4,296	71%	104,691	43,898	42%	60,793	58%
Hispanic	5,942	3,221	54%	2,721	46%	14,286	7,906	55%	6,380	45%	522,460	291,047	56%	231,413	44%
Asian or Pacific Islander	819	655	80%	164	20%	1,514	1,106	73%	408	27%	87,005	60,820	70%	26,185	30%
Native American	142	77	54%	65	46%	218	126	58%	92	42%	11,033	5,702	52%	5,331	48%

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

Note 2: Data Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates