

Appendix A.1

HOUSING NEEDS ASSESSMENT





A. Housing Needs Assessment

The Housing Needs Assessment for the City of Pomona provides an overview of publicly available data and public engagement and surveying about the City’s housing and population conditions. The needs assessment develops context for the goals, programs, and policies, developed in the Housing Element. Specifically, the needs assessment describes the community’s population, employment, economics and household characteristics; special Needs groups and housing stock characteristics are also described. The needs assessment also summarizes public engagement and surveying conducted in the Pomona community and describes the results.

B. POPULATION CHARACTERISTICS

Population characteristics affect current and future housing demands in a community. A city’s population growth, age composition and race and ethnicity composition influence the type and extent of housing needed. Similar factors may also affect the ability of the local population to afford housing costs. The following section describes and analyzes the various population characteristics and local trends that affect housing needs in Pomona.

1. Population Growth

Table A.1-1 provides population projections through 2040 as calculated by the Southern California Association of Governments (SCAG) 2016-2040 Regional Growth Forecast. The City of Pomona is forecast to increase by 26.3 percent through 2040. Compared to the rest of the County, Pomona’s population will grow by approximately 10 percent more than surrounding cities. The City’s population growth forecast is also greater than the Cities of Diamond Bar and Claremont; however, the Cities of Ontario and Chino are projected to experience almost double the population growth of Pomona. Population projections are critical to the planning of housing in order to meet the needs of both current and future Pomona residents.

Jurisdictions	Population					Percent Change	
	2010 Actual	2012 Projected	2020 Projected	2035 Projected	2040 Projected	2010 - 2020	2020 - 2040
Ontario	163,924	166,300	197,600	248,800	258,600	20.5%	30.9%
Chino	77,983	79,400	86,200	114,200	120,400	10.5%	39.7%
Pomona	149,058	150,500	160,800	181,700	190,400	7.9%	18.4%
Diamond Bar	55,544	56,000	57,800	62,400	63,900	4.1%	10.6%
Claremont	34,926	35,500	36,300	38,200	39,400	3.9%	8.5%
Los Angeles County	9,818,605	9,923,000	10,326,000	11,145,000	11,514,000	5.2%	11.5%

Sources: 2010 Census and SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report.

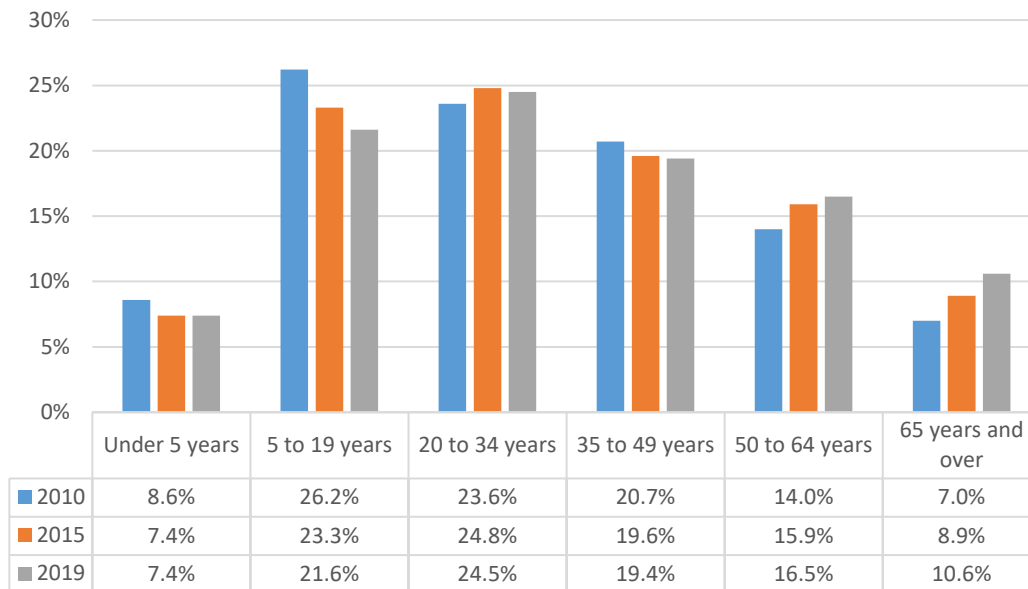


2. Age Characteristics

Housing demand within the market may be determined by preferences of certain age groups. Interest in housing type may vary by the type of household (age, family/non-family, etc.). Households may look to upgrade in terms of quality and size; additionally, younger and middle-aged households seek homes that can accommodate growing households, while older households may look to downsize to lower maintenance homes.¹ For example, seniors may favor apartments, low to moderate-cost condominiums, and smaller or more affordable single-family units because they tend to live on smaller or fixed incomes and have smaller families. Middle-aged persons between 35 and 65 years of age make up a major portion of the homebuyer market for moderate to high-cost apartments and condominiums because they generally have higher incomes and larger families to accommodate. As population moves through different stages of life, housing must accommodate new or adjusted needs.

In 2010, those between 5 and 19 years of age made up the largest percentage of the population. More recently, in 2015 and 2019, persons between 20 and 34 years of age make up the largest percent of the population. **Figure A.1-1** shows that between 2010 and 2019 the general age of the population has been increasing; the percentage of children and young adults under 19 has decreased from a total of 35.2 percent to 29 percent. Meanwhile, those over the age of 50 have increased from 21 percent to 27.1 percent. Adults aged 20 to 34 years have maintained the most stable percentages over the 9 years, possibly due to the number of students attending local universities. The figure’s aging trend points towards changing housing needs within the City of Pomona.

Figure A.1-1: Age Distribution in Pomona (2010-2019)



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

Table A.1-2 shows that Pomona’s most populous age group is between 25 and 44 years and represents 28.3 percent of the population in 2019. This trend is consistent with the County and the Cities of Ontario

¹ RCLCO Real Estate Advisors, Housing and Community Preference Survey, 2018.



and Chino. Diamond Bar and Claremont, however, have higher percentages of persons between 45 and 64 years of age. All jurisdictions listed in **Table A.1-2** have the lowest percentages of persons age 15 to 17.

Table A.1-2: Comparative Age Distribution by City

Jurisdiction	Under 5	5 to 14	15 to 17	18 to 24	25 to 44	45 to 64	65 years +
Ontario	6.9%	14.8%	4.6%	10.9%	31.0%	22.6%	9.2%
Chino	5.8%	11.0%	3.4%	8.6%	32.6%	27.0%	11.6%
Pomona	7.4%	13.2%	4.4%	13.6%	28.3%	22.5%	10.6%
Diamond Bar	5.3%	11.2%	3.5%	7.4%	25.5%	30.4%	16.7%
Claremont	4.7%	9.7%	4.0%	16.2%	21.0%	25.1%	19.3%
Los Angeles County	6.1%	12.1%	3.8%	9.7%	29.8%	25.2%	13.3%

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

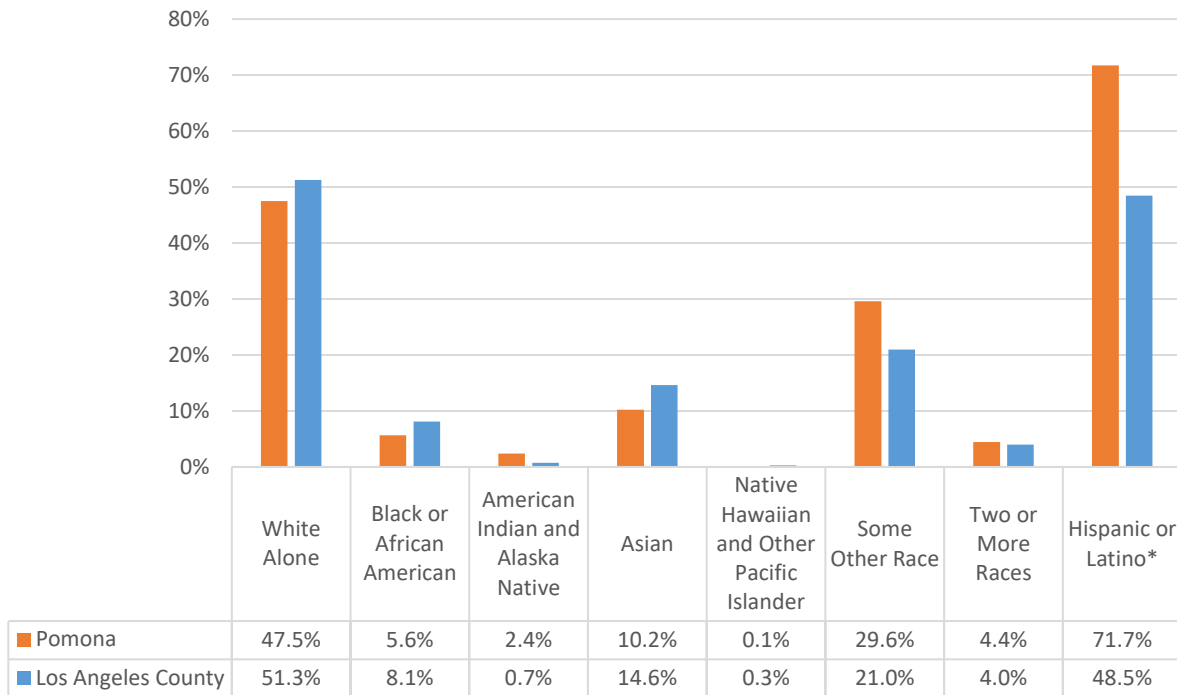
3. Race and Ethnicity Characteristics

Equal opportunity for housing is an important component in the provision of housing units within cities and jurisdictions. The analysis of current race and ethnicity demographics assists the city in determining potential housing needs across all racial and ethnic groups within Pomona. The Housing Element contains a further discussion of race and ethnicity in the Fair Housing analysis within **Appendix D. Figure A.1-2** illustrates the racial and ethnic composition of the City of Pomona, which is shown to be made up of mostly White Alone individuals at 47.5 percent followed by 29.6 percent of individuals who identify as Some Other Race. Compared to Los Angeles County, Pomona has smaller White, Asian, and Black or African American populations. Those identifying as American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander represent the smallest racial groups in both Pomona and Los Angeles County. Additionally, Pomona’s American Indian/Alaska Native population is approximately 2 percent greater than Los Angeles County’s.

The Population of all races who also identify as Hispanic or Latino is shown in **Figure A.1-2**. The City of Pomona has a much greater population of individuals identifying as Hispanic or Latino than Los Angeles County at 71.7 percent compared to 48.5 percent.



Figure A.1-2: Racial and Ethnic Composition (2019)



*Of any race. Source: American Community Survey, 5-Year Estimates, 2019.

Table A.1-3 shows that in 2019, the majority of residents in Pomona and surrounding cities identified as White, with the exception of Diamond Bar which population is majority Asian (58.4 percent). The City of Pomona has one the lowest White population than the surrounding cities and the County. The American Indian/Alaska Native and Some Other Race populations in Pomona have the highest percentages when compared to the surrounding cities and the rest of Los Angeles County. The City of Pomona also has an Asian population that represents the lowest percentages in comparison to the surrounding area.

Table A.1-3: Comparative Racial/Ethnic Composition (2019)

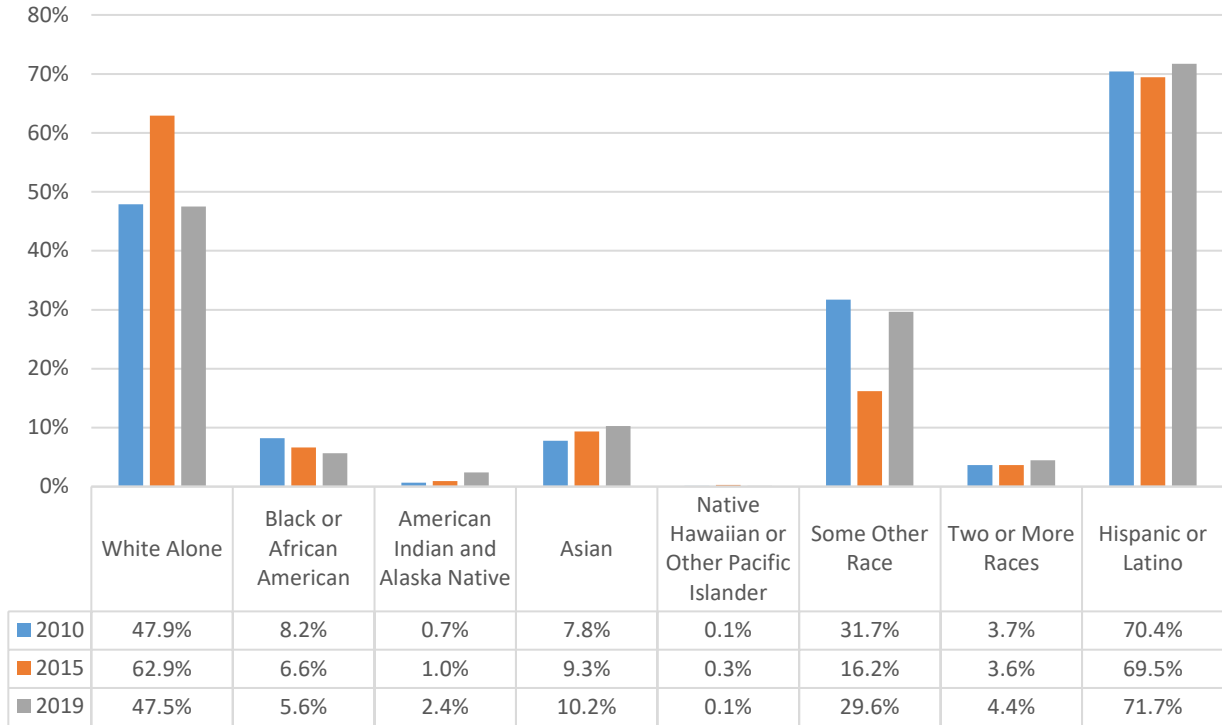
Jurisdiction	White Alone	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino (of any race)
Ontario	48.9%	5.5%	1%	6.8%	0.2%	32.5%	5.1%	70%
Chino	52.4%	5.5%	0.5%	15.2%	0.8%	19.5%	6.2%	51%
Pomona	47.5%	5.6%	2.4%	10.2%	0.1%	29.6%	4.4%	71.7%
Diamond Bar	27.7%	3.6%	0.4%	58.4%	0.1%	6.1%	3.8%	18.6%
Claremont	63.9%	5.3%	1%	14.3%	0%	8.4%	7.1%	25.4%
Los Angeles County	51.3%	8.1%	0.7%	14.6%	0.3%	21%	4%	48.5%

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



An important component of analyzing race and ethnicity is identifying how demographics within Pomona have changed over time. **Figure A.1-3** illustrates changes between 2010 and 2019. The Pomona population that identifies as White and Some Other Race have both experienced the greatest fluctuations between 2010 and 2019. In 2015, the White population grew by 15 percent, while those identifying as Some Other Race decreased by 15 percent. The Black or African American population has been steadily decreasing (a 2.6 percent total decrease), while the Asian and American Indian/Alaska Native populations have increase increased from 7.8percent to 10.2 percent and 0.7 percent to 2.4 percent, respectively.

Figure A.1-3: Race and Ethnicity in Pomona, 2010-2019



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

It is important to understand the demographic characteristics of Pomona and how those characteristics may affect and determine different housing needs and desires. Housing needs may vary between ethnic or racial groups due to different cultural norms or preferences. For example, Asian or Hispanic cultures often choose to live multi-generationally, requiring larger housing units. If these considerations are unaccounted for, inappropriate housing stock and availability within a city may occur leading to overcrowding

C. ECONOMIC CHARACTERISTICS

Income levels and economic characteristics vary throughout Pomona and generate a difference in housing unit demand and housing type demand. Housing needs at different income levels throughout Pomona highlight the importance of developing and maintaining a diverse housing stock. Similarly, since housing demand increases as employment increases, the amount of housing within Pomona may be affected by changes in economic conditions.



1. Employment and Wage Scale

Employment characteristics within a city can directly affect housing need and trends. Employment and income affect the ability for the population to purchase housing and may influence the types of housing households or persons are able to purchase. **Table A.1-4** summarizes projected employment growth for Pomona and its surrounding cities along with Los Angeles County from 2012 to 2040. The data is projection data from SCAG’s 2016-2040 Final Growth Forecast.

Pomona is estimated to experience an employment growth of 22 percent (12,100 new jobs) between 2012 and 2040. Pomona’s employment growth is about one percent less than the County but is greater than project growth in Chino and Claremont. Job growth is an opportunity for cities to add housing options for the current and future workforce.

Jurisdiction	2012 Estimated	2020 Estimated	2035 Projected	2040 Projected	% Change 2012-2040	# Change 2012-2040
Ontario	103,300	129,300	170,600	175,400	69.8%	72,100
Chino	42,600	45,500	50,000	50,600	18.8%	8,000
Pomona	55,100	60,500	64,700	67,200	22%	12,100
Diamond Bar	15,400	17,100	18,500	19,300	25.3%	3,900
Claremont	17,400	18,500	19,300	19,700	13.2%	2,300
Los Angeles County	4,246,000	4,662,000	5,062,000	5,226,000	23.1%	980,000

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

Based on the American Community Survey (ACS) 5-Year Estimates, the number of employed people in Pomona is estimated to have reached 62,591 in 2010. This value surpasses that projected by the SCAG 2016-2040 Final Growth Forecast for 2020 by approximately 2,000.

Analyzing trends in employment by industry helps to understand income wages and housing needs. **Table A.1-5** shows 2010 and 2019 ACS employment data for Pomona by sector. Employment is considered the employment status of residents in the city of Pomona and may include jobs within the City and outside City limits. Essentially, the employment numbers reported by SCAG are reflective of the population of persons in the job force who are employed. Key findings identified in the table include the following:

- Education services, health care, and social assistance industries were the largest employers of Pomona residents at 18.8 percent.
- The manufacturing and retail trade industries also employed relatively high percentages at just under 12 percent each, however, from 2010 to 2019 the manufacturing industry decreased from 17.36 percent to 11.9 percent.
- The agriculture, forestry, fishing and hunting, and mining industry experienced the greatest growth between 2010 and 2019 with an increase of 195.4 percent.
- The Arts, entertainment, recreation, accommodation, and food services increased from 8.5 percent to 10.8 percent.
- The professional, scientific, management, and administrative services increased by 34.3 percent between 2010 and 2019.



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- Meanwhile, the information industry decreased by 25 percent. Overall, there was a 12.5 percent increase in employment for Pomona residents between 2010 and 2019.

Industry Sector	2010		2019		Percent Change 2010-2019
	People Employed	Percent of City Employment	People Employed	Percent of City Employment	
Agriculture, forestry, fishing and hunting, and mining	238	0.4%	703	1.0%	195.4%
Construction	5,120	8.2%	5,972	8.5%	16.6%
Manufacturing	10,855	17.3%	8,412	11.9%	-22.5%
Wholesale Trade	2,953	4.7%	2,752	3.9%	-6.8%
Retail Trade	7,728	12.3%	8,277	11.8%	7.1%
Transportation and warehousing, and utilities	4,782	7.6%	5,502	7.8%	15.1%
Information	989	1.6%	742	1.1%	-25.0%
Finance and insurance, and real estate and rental leasing	3,584	5.7%	3,046	4.3%	-15.0%
Professional, scientific, management, and administrative services	5,685	9.1%	7,642	10.9%	34.4%
Education services, health care, and social assistance	10,256	16.4%	13,204	18.8%	28.7%
Arts, entertainment, recreation, accommodation, and food services	5,347	8.5%	7,589	10.8%	41.9%
Other services (except public administration)	3,324	5.3%	4,279	6.1%	28.7%
Public Administration	1,730	2.8%	2,298	3.3%	32.8%
Total Employment	62,591	100.0%	70,418	100.0%	12.5%

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

Analyzing unemployment rate is essential to understand current and future housing affordability and needs. According to 2019 ACS survey data, at 7.1 percent, Pomona has the largest unemployment rate compared to surrounding cities and Los Angeles County. This reflects approximately 2 percent more than surrounding cities, and about 1 percent more than Ontario and Los Angeles County. The City of Chino has the lowest unemployment rate listed in **Table A.1-6**.

Jurisdiction	Unemployment Rate
Ontario	6.5%
Chino	5.1%
Pomona	7.1%
Diamond Bar	5.6%
Claremont	5.4%
Los Angeles County	6.1%

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

Based on the data summarized in **Table A.1-6**, approximately 7 percent of Pomona’s population was without work in 2019 and therefore may require more affordable housing options. For those that are employed, income level can further identify housing types and needs.



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According to SCAG’s approved Regional Housing Needs Assessment (RHNA) Methodology, housing needs by income are broken down into four income levels:

- Very Low Income (50 percent or less of the County’s median income)
- Low Income (50-80 percent of the County’s median income)
- Moderate Income (80-120 percent of the County’s median income)
- Above Moderate Income (120 and above of the County’s median income)

Los Angeles County’s median income for 2019 was \$68,044, according to ACS data. **Table A.1-7** shows the occupations that fall below 50 percent of this amount are Protective Services; Installation, Maintenance and Repair; Sales; Office and Administrative Support; Production; Transportation and Material Moving; Healthcare Support; Building, Grounds Cleaning, and Maintenance; Personal Care and Service; Farming, Fishing and Forestry; Food Preparation and Serving Related. Most occupations in Los Angeles County have an average income that is either low or very low. If this trend is applied to Pomona, it should be anticipated that affordable housing stock is needed to accommodate potential income levels.

Occupation	Salary
Management	\$114,390
Legal	\$104,938
Healthcare Practitioners and Technical	\$82,497
Architecture and Engineering	\$96,327
Computer and Mathematical	\$91,016
Life, Physical and Social Sciences	\$76,729
Business and Financial Operations	\$73,862
Education, Training and Library	\$58,704
Arts, Design, Entertainment, Sports and Media	\$66,605
Construction and Extraction	\$53,407
Protective Services	\$42,698
Community and Social Service	\$51,576
Installation, Maintenance and Repair	\$49,710
Sales	\$30,061
Office and Administration Support	\$38,518
Production	\$30,113
Transportation and Material Moving	\$30,369
Healthcare Support	\$32,833
Building, Grounds Cleaning, and Maintenance	\$30,108
Personal Care and Service	\$25,036
Farming, Fishing and Forestry	\$25,294
Food Preparation and Serving Related	\$24,851
<i>Source: California Employment Development Division, Occupational Wage data, 2016-2026.</i>	



D. Household Characteristics

Statistics like income, affordability, and special needs groups are typically measured at the household level. A “household” consists of a house and its occupants, which may include a single occupant, related persons, or unrelated people sharing a housing unit. Some occupants may be classified as a Special Needs group, which may include large families, single parent households, or low and extremely low-income households, which are so classified as they may face unique financial housing challenges. Household trends for Pomona are analyzed within this section and provide useful information used to plan for the future housing needs of the City.

1. Household Type and Size

Table A.1-8 and **Figure A.1-4** display ACS data from 2019 on household characteristics for Pomona and surrounding cities. The ACS reported a total of 39,097 households in Pomona as of 2019. Of these households, just under half are married-couple family households (48.3 percent) and 23.2 percent are non-family households. Non-family households include persons living alone and persons living with roommates. Female headed households without a spouse present also represent just under 20 percent of the Pomona households.

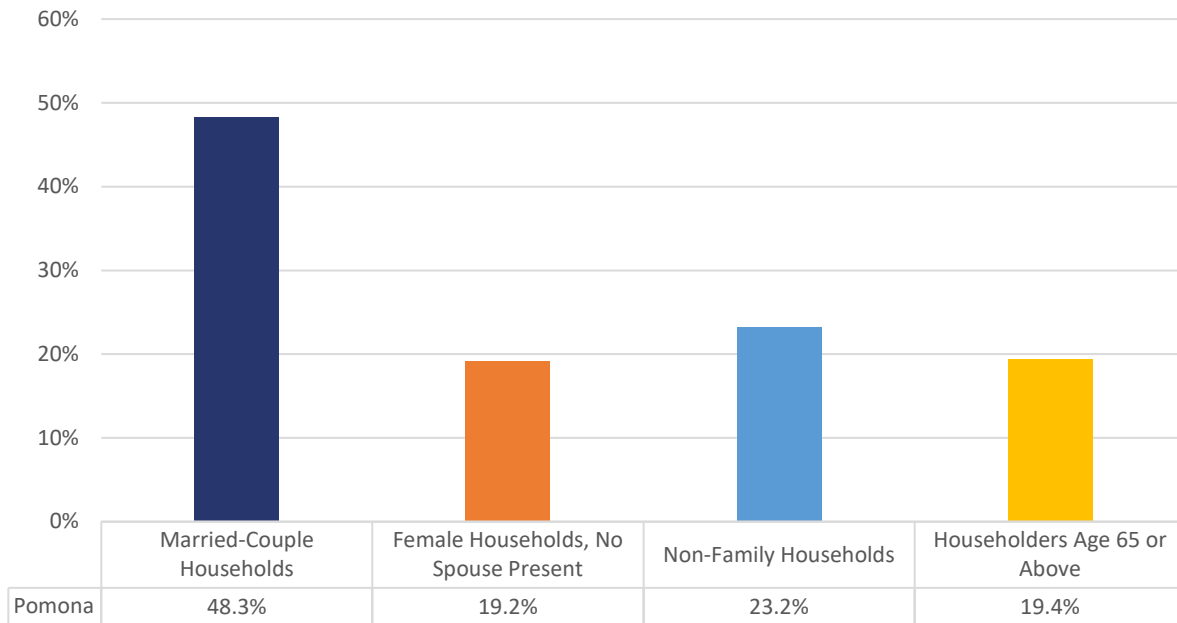
In comparison to nearby cities, the City of Pomona has the lowest percent of married-couple family households (48.3 percent); Los Angeles County has an estimated 45.1 percent married-couple family households. In contrast, Pomona has the largest percentage of single female households at 19.2 percent. This is approximately 5 percent more than Los Angeles County and 9 percent more than Claremont which has the lowest at 10.1 percent.

Jurisdiction	Married-Couple Family HH	% of Total HH	Female HH, No Spouse Present	% of Total HH	Non-Family HH	% of Total HH	Total Households
Ontario	26,065	51.5%	9,358	18.5%	11,126	22.0%	50,621
Chino	12,829	58.5%	3,224	14.7%	4,554	20.8%	21,918
Pomona	18,886	48.3%	7,523	19.2%	9,060	23.2%	39,097
Diamond Bar	11,688	65.3%	2,288	12.8%	3,137	17.5%	17,904
Claremont	6,691	57.0%	1,188	10.1%	3,452	29.4%	11,729
Los Angeles County	1,495,658	45.1%	488,776	14.7%	1,105,856	33.3%	3,316,795

*HH – Household
 Source: American Community Survey, 5-Year Estimates, 2019.



Figure A.1-4: Pomona Household Characteristics (2019)



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

Table A.1-9 summarizes household changes from 2010 through 2019. Married-couple family households experienced the greatest decrease (2 percent); female households with no spouse present also decreased 1 percent. In comparison, non-family households grew by about 3 percent. Senior households experienced the most growth at 6 percent in 9 years.

Household Type	2010	Percent	2015	Percent	2019	Percent
Married-Couple Family Households	19,383	50.3%	19,531	49.6%	18,886	48.3%
Female Households, No Spouse Present	7,707	20%	7,600	19.3%	7,523	19.2%
Non-Family Household*	7,977	20.7%	8,899	22.6%	9,060	23.2%
Householder 65 Years or Over	5,125	13.3%	6,379	16.2%	7,575	19.4%
Total Households	38,535	100%	39,378	100%	39,097	100%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.
 *Non-family Households includes unrelated persons living in one housing units, e.g. persons living alone, roommates, partners or couples cohabitating.

The City of Pomona is forecast to have a household growth about 10 percent over that of the County, but less than the growth anticipated for the Cities of Chino and Ontario (**Table A.1-10**). Claremont households are estimated to increase the least at 12.8 percent, which is approximately 20 percent less than Pomona households.



Jurisdiction	2012	2020	2035	2040	Percent Change from 2012-2040
Ontario	45,100	58,300	72,200	75,300	67.0%
Chino	21,000	24,500	32,200	34,000	61.9%
Pomona	38,600	43,400	48,800	51,100	32.4%
Diamond Bar	17,900	19,100	20,700	21,200	18.4%
Claremont	11,700	12,200	12,800	13,200	12.8%
Los Angeles County	3,257,000	3,494,000	3,809,000	3,946,000	21.2%

Sources: 2010 Census and SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report.

Table A.1-11 displays average household size for Pomona compared to nearby cities. Pomona has an average household size of 3.77 in 2019, almost 1 person per household more than Los Angeles County (2.99). Pomona’s average household size is the largest of the surrounding cities. Claremont has the lowest average household size at 2.69 persons per household. More persons per household require larger housing units, additionally, there are affordability and overcrowding factors to consider for larger households.

Jurisdiction	Average Persons per Household
Ontario	3.48
Chino	3.39
Pomona	3.77
Diamond Bar	3.13
Claremont	2.69
Los Angeles County	2.99

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

2. Household Income

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

The California State Department of Housing and Community Development (HCD) has identified the following income categories based on the Median Family Income (MFI) of Los Angeles County:

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

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



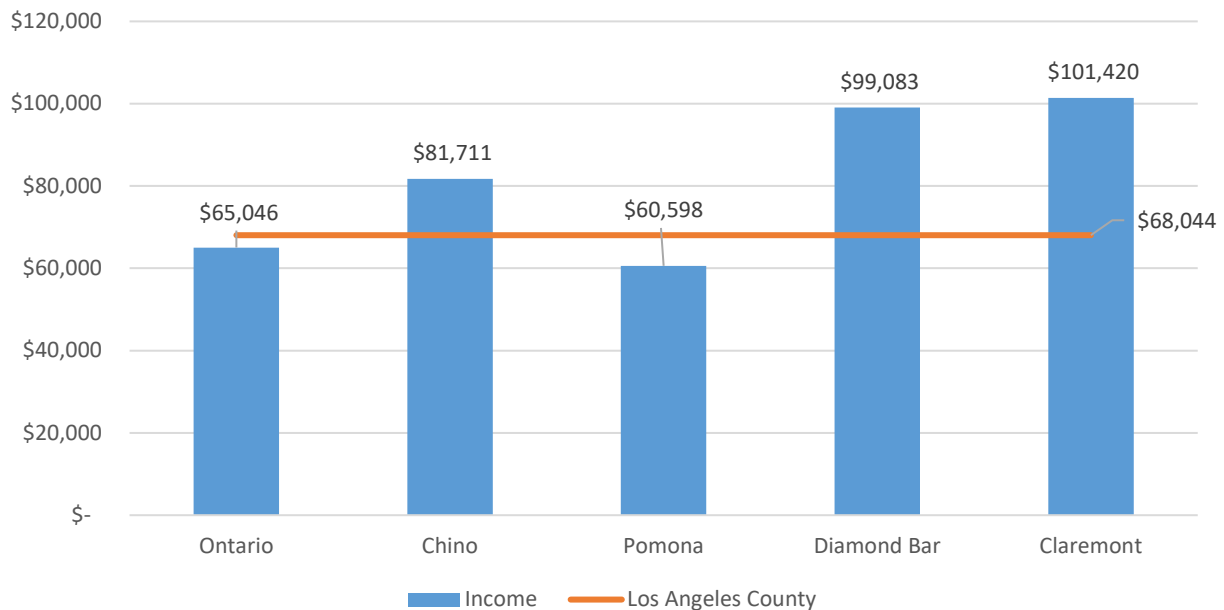
Pomona’s household income characteristics directly inform the housing types that would be most beneficial to the City’s population. Income characteristics assist in determining to what degree affordable housing is required to meet the needs of a population. Further, above average income levels allow for the occupancy of larger housing units. **Table A.1-12** shows the lower income categories represent 61.5 percent of households in Pomona and moderate to above moderate-income category represents 38.5 percent.

Income Category (% of County MFI)	Households	Percent
Extremely Low (30% MFI or less)	8,300	21.4%
Very Low (30% to 50% MFI)	7,230	18.6%
Low (50% to 80% MFI)	8,375	21.5%
Moderate or Above (Over 80% MFI)	14,960	38.5%
Total	38,870	100%

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

The median household income in Pomona is shown to be \$60,598 which is \$7,446 below Los Angeles County’s median household income of \$68,044. **Figure A.1-5** illustrates this difference with comparisons to surrounding cities and Los Angeles County’s income median. Therefore, a significant number of households in Pomona have a lower income and depending on housing prices in the City, may not be able to afford housing within the immediate area.

Figure A.1-5: Median Household Income by City (2019)



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

Table A.1-13 below shows that the median household income in Pomona is approximately 10.9 percent lower than the regional median. Pomona has the lowest median income in the area, followed by Ontario. The cities of Chino, Diamond Bar, and Claremont have median incomes well above Los Angeles County’s median income with Claremont having the highest.

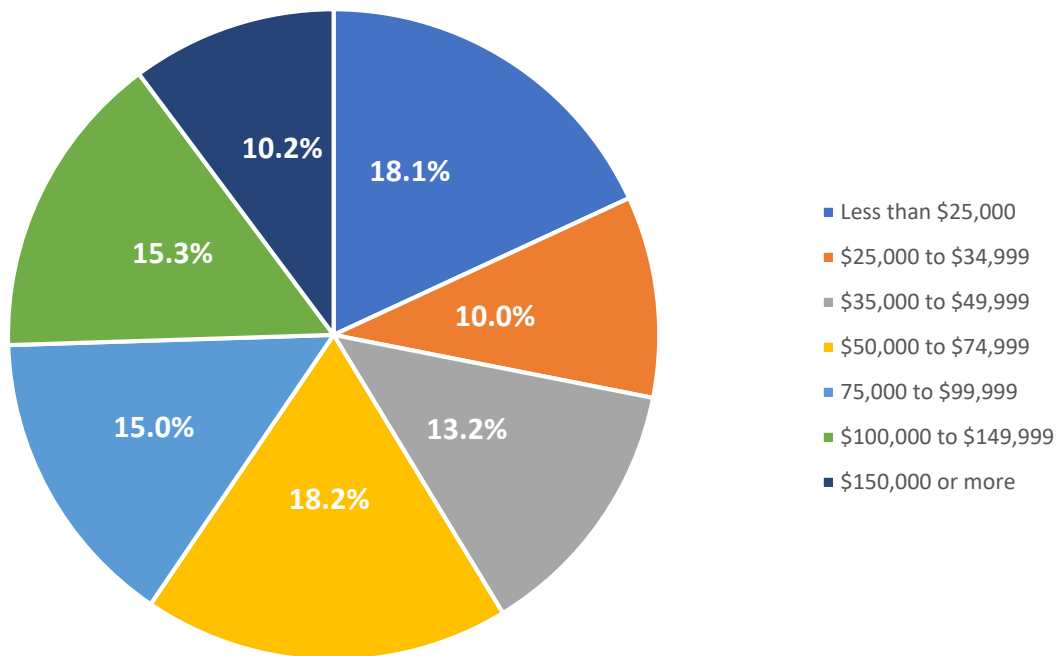


Jurisdiction	Median Income	Percent Above/Below Regional Median
Ontario	\$65,046	-4.4%
Chino	\$81,711	20.1%
Pomona	\$60,598	-10.9%
Diamond Bar	\$99,083	45.6%
Claremont	\$101,420	49.1%
Los Angeles County	\$68,044	--

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

Figure A.1-6 illustrates that that about 41 percent of Pomona residents earn an annual income over \$100,000, and 10 percent earn over \$150,000. On the other hand, 41 percent earn below \$50,000 and less than the City’s median household income.

Figure A.1-6: Pomona Income Breakdown by Category



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

E. Housing Problems & Severe Housing Problems

“Housing Problems” and “Severe Housing Problems” are official terms used by the Census Bureau in its Comprehensive Housing Affordability Strategy (CHAS), which provides detailed information on housing needs by income level for different types of households in Pomona. The most recent available CHAS data for Pomona was published in August 2020 and was based on 2013-2017 ACS data (Table A.1-14). A “housing problem” may include one or more of the following variables:

Housing Problems:



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- Units lack complete kitchen facilities.
- Units lack complete plumbing (bathroom) facilities.
- Overcrowded units with more than *one person per room*.

Housing cost burdens, including utilities, exceeding **30 percent** of gross income; **Severe Housing Problems:**

- Units lack complete kitchen facilities.
- Units lack complete plumbing (bathroom) facilities.
- Overcrowded units with more than *1.5 persons per room*.
- Housing cost burdens, including utilities, exceeding **50 percent of gross income**.

Table A.1-14 shows that a greater percentage of renters experience Housing Problems than homeowners. Approximately 70 percent of renters in Pomona have at least 1 of 4 Housing Problems and about 50 percent have at least 1 of 4 Severe Housing problems. Conversely, 43.1 percent of homeowner households have a Housing Problem and about a quarter have at least 1 Severe Housing Problem. In total, a little over half of households in Pomona live with at least 1 Housing Problem and 37.5 percent live with at least 1 Severe Housing Problem.

Housing Problem Overview**	Owner	Percent of Owner HH	Renter	Percent of Renter HH	Total	Percent of Total HH
Household has at least 1 of 4 Housing Problems	8,820	43.1%	12,905	70.1%	21,725	55.9%
Household has none of 4 Housing Problems	11,490	56.2%	5,055	27.5%	16,545	42.6%
Cost Burden not available, no other problems	150	0.7%	450	2.4%	600	1.5%
Total	20,460	52.6%*	18,410	47.4%*	38,870	100%
Severe Housing Problem Overview***	Owner	Percent of Total HH	Renter	Percent of Total HH	Total	Percent of Total HH
Household has at least 1 of 4 Severe Housing Problems	5,155	25.2%	9,435	51.2%	14,590	37.5%
Household has none of 4 Severe Housing Problems	15,155	74.1%	8,525	46.3%	23,680	60.9%
Cost Burden not available, no other problems	150	0.7%	450	2.4%	600	1.5%
Total	20,460	52.6%*	18,410	47.4%*	38,870	100%
<p>* Percent of total households ** The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. *** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.</p>						



1. Overcrowding

Overcrowded households are defined as those with more than one occupant per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with greater than 1.5 persons per room. An overcrowded household may result from a number of factors, including a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size.

Overcrowding in households can accelerate the physical deterioration of housing stock and infrastructure due to the intensive use of individual housing units resulting in excessive wear and tear, and the potential cumulative overburdening of community infrastructure and sewer, trash, and water service capacity. This burden can further be exacerbated by declining environmental and public health outcomes due to proximity of persons living together. The combination of lower incomes and high housing costs may result in households living in overcrowded housing conditions.

Table A.1-15 shows that renters are more disproportionately impacted by overcrowding than owner occupied households. The data shows that there is a higher percentage of renters living in overcrowded housing units than homeowner; this may be a result of persons living together to reduce housing costs, the City’s proximity to a college and students’ tendency to live more than person per room, or multiple-generations living in inadequate sized units. Eight percent of households are renter occupied and severely overcrowded, while approximately two percent are owner occupied and severely overcrowded. In total, about 31 percent of Pomona households are overcrowded with renters representing 67 percent of that amount.

Tenure	Overcrowded Units (1.0 to 1.5 persons/room)		Severely Overcrowded Units (>1.51 persons/room)		Total Overcrowded Occupied Units	
	Number of Units	Percent of Total Occupied Units	Number of Units	Percent of Total Occupied Units	Number of Units	Percent of Total Occupied Units
Owner Occupied	1,728	8.4%	391	1.9%	2,119	10.3%
Renter Occupied	2,352	12.7%	1,528	8.3%	3,880	21%
Total	4,080	21.1%	1,919	10.2%	5,999	31.3%

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

When compared to surrounding cities and to the County, the City of Pomona has the greatest total percentage of overcrowded units at 31.3 percent, as shown in **Table A.1-16**. Pomona also has the highest rates of overcrowding than its surrounding cities and the County for both owner and renter occupied households (10.3 percent and 21 percent, respectively).



Jurisdiction	Owner Occupied Overcrowded Units (>1.0 persons/room)		Renter Occupied Overcrowded Units (>1.0 persons/room)		Total Overcrowded Units	
	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹
Ontario	1,903	7.1%	4,256	18.1%	6,159	25.2%
Chino	572	4.1%	1,039	12.8%	1,611	16.9%
Pomona	2,119	10.3%	3,880	21%	5,999	31.3%
Diamond Bar	359	1.7%	359	8.4%	718	10.1%
Claremont	57	0.8%	92	2.2%	149	3%
Los Angeles County	84,291	5.6%	291,621	16.2%	375,912	21.8%

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

2. Overpayment (Cost Burden) in Relation to Income

State and Federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Severe overpayment is when greater than 50 percent of total income is allocated to housing costs. Overpayment for housing can cause an imbalance on the remainder of a household’s budget. Overpayment (also referred to as cost burden) provides an indicator of the ability to sustain a household budget in consideration of other factors beyond housing costs (utilities, food, maintenance, etc.). Whenever households pay an excessive amount of their income on costs directly related to housing, it decreases the amount of income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies utilize overpayment indicators to determine the amount of funding allocated to a community to assist with housing opportunities.

Table A.1-17 below summarizes Pomona’s households in context of overpayment and household income. The majority of homeowners with a cost burden greater than 30 percent are those who have a household income between 50 and 80 percent of the HUD Median Family Income (MFI). Of owner households with a cost burden over 50 percent, most earn below 30 percent of the MFI. As **Table A.1-17** shows, renters have higher percentages of overpayment than owners. About 13 percent of renter households who earn below 30 percent of the MFI experience a cost burden over 30 percent; 11.1 percent of those households experience a cost burden over 50 percent. Low-income renters in Pomona experience cost burdens at greater rates than homeowners in the City.



Income by Cost Burden ¹	Homeowners				Renters			
	Cost Burden > 30%	Percent ²	Cost Burden > 50%	Percent ²	Cost Burden > 30%	Percent ²	Cost Burden > 50%	Percent ²
Household Income less-than or = 30%	1,695	4.4%	1,310	3.4%	5,105	13.1%	4,300	11.1%
Household Income >30% to less-than or = 50% MFI ³	1,925	5%	1,160	3%	3,335	8.6%	1,275	3.3%
Household Income >50% to less-than or = 80% MFI ³	2,285	5.9%	650	1.7%	1,945	5%	235	0.6%
Household Income >80% to less-than or = 100% MFI ³	755	1.9%	55	0.1%	310	0.8%	20	0.1%
Household Income >100% MFI ³	689	1.8%	4	0%	90	0.2%	0	0%
Total	7,349	18.9%	3,179	8.2%	10,785	27.7%	5,830	15%

1. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

2. Percent of total households in Pomona

3. MFI refers to the HUD Area Median Family Income – this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

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

F. Special Needs Groups

Special needs groups are those that may encounter added difficulty in procuring adequate and affordable housing due to natural circumstances. Special needs populations include seniors, persons with disabilities, large households, single parent households, students, and farm workers. In addition, many often have lower incomes or may be homeless.

Special Needs Groups	Count	Percent of Total Households	Percent of Total Population
Total Senior Population	16,124	--	10.6%
Senior Headed Households ¹	7,575 households	19.4%	--
Seniors Living Alone ²	2,385 households	6.1%	--
Persons with Disabilities	16,631 persons	--	11%
Persons with Developmental Disabilities ³	15,393 persons	--	--
Large Households	10,111 households	25.9%	--



Special Needs Groups	Count	Percent of Total Households	Percent of Total Population
Single-Parent Households	4,768 households	12.2%	--
<i>Single-Parent, Female Headed Households with Children (under 18 years)</i>	<i>3,271 households</i>	8.4%	--
People Living in Poverty	26,511	--	17.9%
Farmworkers ⁴	703 persons		1%
<i>Migrant Farmworkers</i>	<i>395 persons</i>	--	--
<i>Seasonal Farmworkers</i>	<i>1,044 persons</i>	--	--
<i>Permanent Farmworkers</i>	<i>1,061 persons</i>	--	--
Persons Experiencing Homelessness	722 persons ⁵	--	--

1. Seniors age 60 or older.
 2. Seniors age 65 or older.
 3. Total persons who received service from the San Gabriel/Pomona Regional Center for FY 2019-2020.
 4. Agriculture, forestry, fishing and hunting, and mining industry. Farmworker data is taken of the population 16 years and over. Data taken at the County level and provided by USDA Statistics Services.
 5. Total results from 2020 homeless count by Los Angeles Homeless Services Authority (LAHSA).
Source: American Community Survey, 5-Year Estimates, 2019; San Gabriel/Pomona Regional Center Total Annual Expenditures and Authorized Services Report, 2019-2020; United States Department of Agriculture, National Agriculture Statistics – Hired Farm Labor, 2017; Los Angeles Homeless Services Authority 2020 Homeless County by Community/City.

1. Seniors

Individuals 65 years old or older are commonly referred to as seniors. Seniors may have limited income tied to retirement payments and high healthcare costs. Due in part to their age, seniors are also more susceptible to mobility issues and self-care limitations. Specific housing needs of the senior population includes affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that includes a planned service component. **Table A.1-19** summarizes the senior population of Pomona, and surrounding cities and the County are included for reference. Pomona has one of the lowest senior populations at 10.6 percent, approximately three percent less than Los Angeles County. In the area, Claremont has the highest senior population with nine percent more than Pomona, while Ontario has the lowest at one percent less than Pomona.

Jurisdiction	Population Count	Percent of Population
Ontario	16,301	9.2%
Chino	10,401	11.6%
Pomona	16,124	10.6%
Diamond Bar	9,389	16.7%
Claremont	6,975	19.3%
Los Angeles County	1,335,978	13.3%

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

Table A.1-20 illustrates the tenure of senior households in the City of Pomona. The majority of senior households are owner-occupied with 69.4 percent of all senior households.



Tenure	Senior Households	Percent of Total Senior Households
Owner Occupied	5,254	69.4%
Renter Occupied	2,321	30.6%
Total	7,575	100.0%

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

Federal housing data defines the household type as ‘elderly family’ if it consists of two persons with either or both age 62 or over. **Table A.1-21** summarizes the income and tenure of elderly family households in Pomona. Of elderly family households in Pomona, 31.4 percent earn less than 30 percent of the surrounding area income, 51.4 percent earn less than 50 percent of the surrounding area.

Income category, relative to surrounding area	Owner	Renter	Total	Percent of Total Elderly Households
Extremely Low (30% MFI or less)	965	1,145	2,110	31.4%
Very Low (30% to 50% MFI)	860	485	1,345	20.0%
Low (50% to 80% MFI)	895	380	1,275	19.0%
Moderate (80% to 100% MFI)	335	85	420	6.2%
Above Moderate (100% MFI or more)	1,315	260	1,575	23.4%

Source: HUD CHAS, 2012-2016, (Reported by the Southern California Association of Governments Per-Certified Local Housing Data for 2021).

Affordable housing benefits the senior population as they often have fixed incomes that may not allow for the financial flexibility necessary to acquire suitable housing. In addition to overpayment problems faced by seniors due to their relatively fixed incomes, many seniors are faced with various disabilities. Smaller, more affordable housing units allow for a greater accommodation of their lifestyles.

2. Persons with Physical and Developmental Disabilities

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

Ambulatory difficulty is the most widespread disability in Pomona. Ambulatory difficulties relate to issues with walking and movement. Approximately 52 percent of Pomona’s disabled population have ambulatory difficulty. This represents 5.7 percent of the total population of Pomona. Self-care difficulties was the least common as shown in **Table A.1-22**. Disabilities require different living conditions which inform housing



needs for Pomona. Those with ambulatory difficulties may require smaller single-story spaces due to a lack of ability to walk long distances.

Table A.1-22: Disability Status

Disability Type	Under 18	18 to 64	65 and Over	Total	Percent of Population with a Disability	Percent of Total Population ¹
Hearing Difficulty	222	1,545	2,178	3,945	23.7%	2.6%
Vision Difficulty	368	1,943	1,445	3,756	22.6%	2.5%
Cognitive Difficulty	1,216	3,383	1,760	6,359	38.2%	4.2%
Ambulatory Difficulty	268	3,746	4,633	8,647	52%	5.7%
Self-care Difficulty	460	1,438	1,780	3,678	22.1%	2.4%
Independent Living Difficulty		2,784	3,351	6,135	36.9%	4.1%
Total²	2,534	14,839	15,147	16,631	100%	11%

1. Total noninstitutionalized population.
 2. This number may double count persons having one or more disabilities.
 Source: American Community Survey, 5-Year Estimates, 2019.

Housing opportunities for persons with disabilities can be addressed through the provision of affordable, barrier-free housing. Rehabilitation assistance can be targeted toward renters and homeowners with disabilities for unit modification to improve accessibility.

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

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

The San Gabriel/Pomona Regional Center provides various support services to individuals with developmental disabilities from 30 cities in the Foothill, Pomona, and El Monte Health Districts. According to the San Gabriel/Pomona Regional Center *Total Annual Expenditures and Authorized Services Report* for 2019 to 2020, a total of 15,393 individuals from the region with developmental disabilities received services. Of the 15,393 individuals, the majority were diagnosed with an intellectual disability (43.4 percent). The rest were diagnosed with autism (30.3 percent), Cerebral Palsy (2 percent), Epilepsy (0.8 percent), Category 5 (1.6 percent), and 22 percent with some other disability. Of those who received



services, 16.1 percent were White, 12.4 percent were Asian, 5.2 percent were Black or African American, 0.2 percent were American Indian or Alaska Native, 0.1 percent were Native Hawaiian or Other Pacific Islander, and 9.7 percent were Some Other Race. At 56.3 percent, over half of those who received services identified as Hispanic or Latino. Most individuals who received services were 3 to 21 years of age (40.8 percent), the rest were over 22 years of age (39.8 percent) and under the age of 2 (19.3 percent). Over 80 percent of individuals who received services lived at home with a parent or guardian.

According to the State of California Department of Development Services *Consumer County by California Zip Code* for December 2020, a total of 2,117 individuals with a Pomona mailing address (91766, 91767, or 91768) received developmental disability services. Of the 2,117 individuals, 1,018 (48.1 percent) were under the age of 18 and 1,099 (51.9 percent) were over the age of 18. Approximately 80 percent of individuals who received services lived at home with a parent or guardian.

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

The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating 'barrier-free' design in all, new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

There are several housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 (veterans) homes.

3. Large Households

Large households are households of five or more individuals. The need to procure resources for a large group requires a greater portion of income that would otherwise go toward housing. This may lead households to find smaller, more affordable housing units which may not be large enough to adequately contain a household of that size, leading to overcrowding. Securing housing large enough to accommodate all members of a household may be more challenging for renters, because multi-family rental units are typically smaller than single-family ownership units. Many apartment complexes do not typically have 4- or 5-bedroom units and as bedroom count increases, the affordability of a housing unit typically decreases.

Table A.1-23 below display data for large households in Pomona, but tenure (owner or renter). In Pomona, large households represent about 26 percent of all households. Of this amount, owners and renters have a near even split, with a difference of 5 percent more for owners (52.1 percent). 5-person households are more common for both owners and renters. In total, 7-or-more person households represent a larger



portion of large households than 6-person households. The provision of affordable housing may alleviate potential overcrowding burdens experienced by these households.

Table A.1-23: Large Households by Tenure

Household Size	Owner		Renter		Total	
	Count	Percent	Count	Percent	Count	Percent
5-Person Household	2,325	23%	2,239	22.1%	4,564	45.1%
6-Person Household	1,399	13.8%	1,321	13.1%	2,720	26.9%
7-or-More Person Household	1,540	15.2%	1,287	12.7%	2,827	28%
Total	5,264	52.1%¹	4,847	47.9%¹	10,111	25.9%²

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

4. Single-Parent Households

Single parent households face different challenges due to the greater need for daycare services, health care services, and other services. An issue observed for female headed households with no male present is a lower average income due to income inequalities present in workplaces. **Table A.1-24** estimates that single-parent female households with no spouse present nearly double, compared to the number of single-parent male households with no spouse present (8.4 percent and 3.8 percent, respectively). Both percentages are greater than in Los Angeles County. Compared to the County, Pomona single-parents female households living in poverty represent a total of the population that is twice as much as Los Angeles County.

Table A.1-24: Single-Parent Households

Jurisdictions	Single Parent-Male, No Spouse Present		Single Parent-Male Household Living in Poverty		Single Parent-Female, No Spouse Present		Single Parent-Female Household Living in Poverty	
	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹	Count	Percent ¹
Pomona	1,497	3.8%	786	2%	3,271	8.4%	4,753	12.1%
Los Angeles County	86,362	2.6%	50,570	1.5%	211,592	6.4%	214,363	6.5%

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

5. Farmworkers

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



The United States Department of Agriculture, National Agriculture Statistics provides data on hired farm labor across the United States. The data is compiled at both a State and County level only. Within Los Angeles County, there were a total of 3,266 hired farm workers in 2017. A total of 1,044 were considered permanent workers (working 150 days or more per year), 1,061 were considered seasonal workers (working less than 150 days per year), and 395 were migrant workers farmworkers.

According to the California Employment Development Department, the average farm worker (Farming, Fishing, and Forestry Occupation) in Los Angeles County earned a median annual income of \$25,294. This annual income would place each individual or household in the very low-income bracket for Pomona. This limited income may be exacerbated by their tenuous and/or seasonal employment status. These employees and households may reside in severely overcrowded dwellings, in packing buildings, or in storage sheds. Farmworker households is a group in need of further affordable housing options.

6. Extremely Low-Income Households and Poverty Status

The 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data indicates there were approximately 15,530 very low- and extremely low-income households living in Pomona. Very low-income households are those households that earn 50 percent or less of the median family income (MFI) for Los Angeles County. Extremely low-income households are those households which earn less than 30 percent of the MFI. There are approximately 8,300 extremely low-income households in Pomona (renters and owners). **Table A.1-25** below includes data characterizing affordability and cost burden for various income groups. Extremely low-income households are more likely to experience overpayment, overcrowding, and substandard housing conditions.

A total of 1,740 extremely low-income households in Pomona live in owner-occupied housing units with at least one of the four housing problems. The housing problems identified by CHAS include the following:

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

Moderate income households also occupy the smallest amount of owner households with at least one of the four housing problems. For owner occupied units, households with low-income levels occupy the most housing units with at least one housing problem (2,720 households). In contrast, renters earning an extremely low income have the most housing units with at least one housing problem (5,220). As the income goes up for renters, the number of housing units with a housing problem goes down.



Income by Housing Problem	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other Housing Problem
Owner			
Less-than or = 30%	1,740	335	150
>30% to less-than or = 50% MFI	2,045	955	0
>50% to less-than or = 80% MFI	2,720	1,800	0
>80% to less-than or = 100% MFI	980	1,590	0
>100% MFI	1,330	6,810	0
Total	8,820	11,490	150
Renter			
Less-than or = 30%	5,220	405	450
>30% to less-than or = 50% MFI	3,785	445	0
>50% to less-than or = 80% MFI	2,660	1,195	0
>80% to less-than or = 100% MFI	765	895	0
>100% MFI	475	2,115	0
Total	12,905	5,055	450
<p>* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.</p> <p>** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.</p> <p>Note: MFI = HUD Median Family Income, this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.</p> <p>Source: U.S. Department of Housing and Urban Development (HUD), <i>Comprehensive Housing Affordability Strategy (CHAS) 2013-2017</i>.</p>			

To calculate the projected RHNA housing needs for extremely low-income households, the City assumed 50 percent of its very low-income housing need are for extremely low-income households. The very low-income housing need is 2,799 housing units which allows the City to estimate 1,400 housing units as the extremely low-income housing need.

Housing Extremely Low-Income households (those with incomes less than 30% of the County Median income) are generally challenging. **Table A.1-26** shows that there are 8,804 persons in Pomona with incomes less than 30% of the Area Median Income. Asian and Other Non-Hispanic and Black, Non-Hispanic Households experience the highest rates of extremely low income, representing 25.3 percent and 23.7 percent of the total Extremely Low-Income Population respectively. This income category is generally distributed evenly amongst other racial/ethnic groups. Renters tend to have a higher incident of Extremely Low Income in Pomona (34.9 percent versus 11.3 percent Owner-occupied).

	Number of Households <30% MFI	Percent Share <30% MFI
White, Non-Hispanic	1,480	21.2%
Black, Non-Hispanic	745	23.7%
Asian and Other Non-Hispanic	1,304	25.3%
Hispanic	5,275	22.3%
TOTAL	8,804	22.6%
Renter Occupied	6,495	34.9%

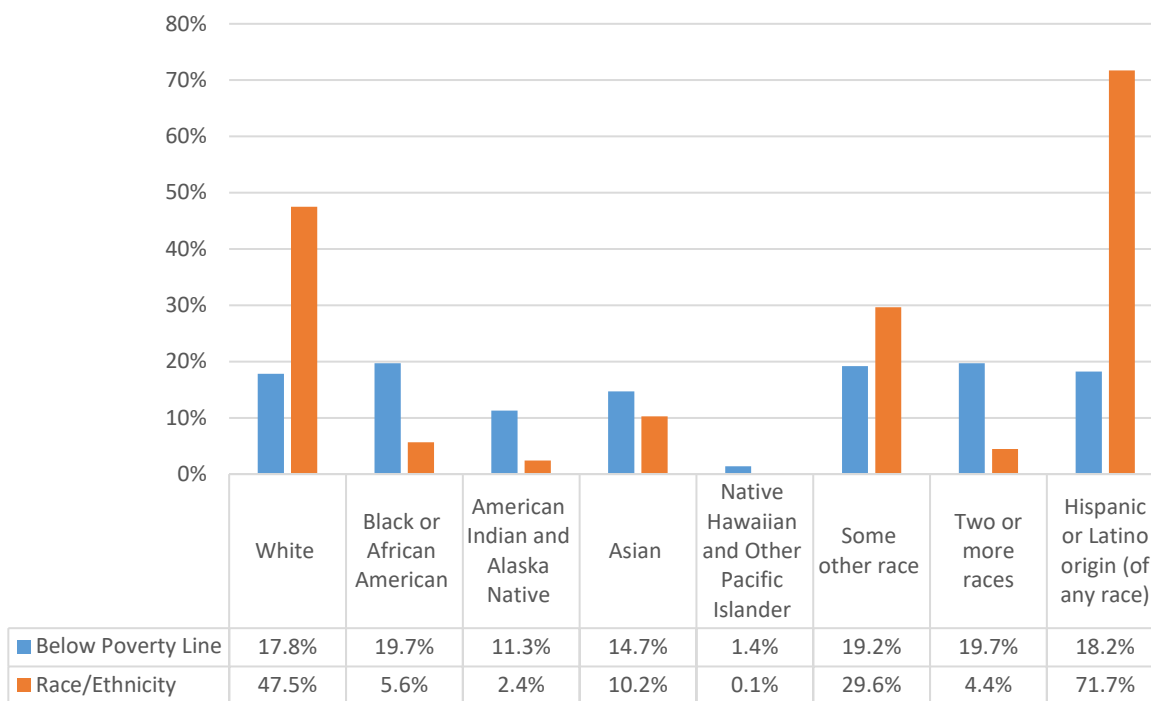


	Number of Households <30% MFI	Percent Share <30% MFI
Owner Occupied	2,300	11.3%

*Source: HUD CHAS, 2012-2016.
MFI refers to Median Family Income*

Despite representing only 5.6 percent of the Pomona population, the Black and African American population is estimated to have one of the highest rates of poverty in Pomona in 2019 (19.7 percent). The case is the same for those identifying as Two or More Races. Conversely, the White population represents almost half of the City’s residents yet has a poverty level of 17.8 percent. The values shown in **Figure A.1-7** outline potential differences in housing needs based on poverty status for different racial and ethnic groups within the City.

Figure A.1-7: Percent Living Below the Poverty Line, by Race and Ethnicity



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

Key Challenges and Resources to Address Extremely Low-Income Needs

Extremely Low-Income Households in Pomona have exhibited the following unique challenges to housing:

- Need for increased affordable housing options
- Markedly higher incidents of cost burden for housing
- Need for smaller housing unit options such as SRO’s
- Rental assistance
- Higher incidents of homelessness



- Higher likelihood for transitional and supportive housing

Extremely Low-Income household needs are focused on affordability of housing and access to subsidies and services that support lower monthly overall costs. To address these challenges, Pomona must consider a variety of solutions to address the above issues. These may include:

- Affordable housing options for Extremely low-income households
- Preservation of subsidized housing units
- Creation of additional subsidized housing units
- Housing with a service component
- Transitional, Supportive and Homeless housing options

Resources to address the needs of Extremely Low-Income households include a variety of federal, state and regional programs, such as Section 8, HUD, LIHTC USDA, CalHFA and other public and private funding sources.

To address the housing needs of extremely low-income households, the City will adopt housing programs to facilitate construction of housing for extremely low-income households and supportive housing. While many programs will benefit ELI households, **Program 1.4C: Development of Housing for Extremely Low and Lower-Income Housing** and **Program 2.2A: Housing Choice Vouchers** will directly impact ELI households. All Housing Programs can be found in **Section 5: The Plan for Pro Housing Pomona**. This effort is designed to identify the range of local resources and assistance needed to facilitate the development of housing for extremely low-income households, and promote a variety of housing types, including higher density, multifamily supportive, single room occupancy and shared housing.

7. Persons Experiencing Homelessness

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

State law mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD) has recently been updated, the following is a list of the updated descriptions for homeless and the changes in the definition from HUD:

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days) and were in a shelter or a place not meant for human habitation immediately prior to entering that institution.
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.



- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

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

Table A.1-27 shows the population of persons experiencing homelessness on a regional level, in Pomona, and in the surrounding cities. Pomona experienced a 6.8 percent decrease in its homeless population between 2018 and 2020. Claremont saw a decrease, but Ontario and Chino increased by 13.3 percent and 10.7 percent, respectively. Los Angeles County saw an increase of about 20.5 percent in people experiencing homelessness over these 3 years.

Jurisdiction	2018	2019	2020	Percent Change 2018-2019
Ontario	90	128	102	13.3%
Chino	28	23	31	10.7%
Pomona	775	696	722	-6.8%
Diamond Bar	4	4	4	0.0%
Claremont	27	27	17	-37.0%
Los Angeles County	45,039	49,521	54,291	20.5%

Source: Los Angeles Homeless Service Authority, 2018-2020; Los Angeles County Homeless Partnership Point in Time Count Report 2018-2020.

8. Students

The need for student housing is another significant factor affecting housing demand. Student housing often only produces a temporary housing need based on the duration of the educational institution enrolled in. The impact on housing demand is often increased in areas surrounding universities and colleges. According to the American Community Survey 2019 data, there are approximately 16,183 Pomona residents enrolled in college or graduate school. Students may seek shared housing situations to decrease expenses and can be assisted through roommate referral services offered on and off campus. College graduates provide a specialized pool of skilled labor that is vital to the economy; however, a lack of affordable housing may lead to their departure post-graduation.



9. Undocumented Population

The Migration Policy Institute estimates a total undocumented population of 880,000 persons in Los Angeles County. This estimation is derived from ACS data for 2014-2018 and the 2008 Survey of Income and Program Participation (SIPP), weighted to 2018 unauthorized immigrant population estimates provided by Jennifer Van Hook of Pennsylvania State University. Of these 880,000 estimated persons, approximately 56 percent are estimated to be from Mexico, 12 percent from El Salvador, and 10 percent from Guatemala. About 80 percent of undocumented persons in Los Angeles County are estimated to be from Mexico and Central America, and about 69 percent have been living in the United States for at least 10 years. An estimated 56 percent of undocumented persons in the County are between the ages of 25 and 44 years. Of those over the age of 16 years, approximately 65 percent are employed, 5 percent are unemployed, and 30 percent are not in the labor force. The most common industries of employment are Accommodation and Food Service, Arts, Entertainment, and Recreation (17 percent); Construction (15 percent); Manufacturing (14 percent); Professional, Scientific, Management, Administrative, and Waste Management Services (13 percent); and Retail Trade (10 percent). Approximately 38 percent of undocumented persons in the County are at or above 200 percent of the poverty level.

G. Housing Stock Characteristics

Pomona’s housing stock is defined as the collection of all housing units located within its jurisdiction. The characteristics of the housing stock, including growth, type, age and condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of Pomona to identify how well the current housing stock meets the needs of current and future residents of the City.

1. Housing Growth

Table A.1-28 shows growth trends for housing units in Pomona and surrounding cities. The data shown in the table reflects ACS 5-year estimates and is not based on true City reported figures. An evaluation of the existing development and development opportunities is outlined in **Appendix B-D, Housing Constraints, Resources, and AFFH**. The number of housing units in Pomona have increased slightly between 2010 and 2015. In 2019, the estimated housing units for the City are lower than those in 2015 – this does not reflect a true loss of units, but rather estimations.

Jurisdiction	2010	2015	2019	Percent Change 2010 to 2017	Percent Change 2017 to 2019
Ontario	48,575	50,535	52,927	4.0%	4.7%
Chino	21,121	21,368	23,614	1.2%	10.5%
Pomona	41,436	41,453	40,846	0.0%	-1.5%
Diamond Bar	18,356	18,606	18,535	1.4%	-0.4%
Claremont	11,606	12,470	12,511	7.4%	0.3%
Los Angeles County	3,425,736	3,476,718	3,542,800	1.5%	1.9%

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



2. Housing Type

Table A.1-29 summarizes the available housing units in Pomona and Los Angeles County by housing type. As of 2019, single unit detached homes made up the majority of the Pomona housing stock (62.9 percent). Single unit attached homes, which include townhomes and condominiums, made up another 6.4 percent. Multi-unit developments, such as apartments, made up 26.5 percent of the housing stock and 4 percent were mobile homes. In comparison to the rest of the County, Pomona has a higher percentage of single-unit detached homes and a lower percentage of multi-unit developments.

Jurisdiction	Single-Unit Detached		Single-Unit Attached		Multi-Unit		Mobile Homes		Total Units
	Count	%	Count	%	Count	%	Count	%	
Pomona	25,692	62.9%	2,612	6.4%	10,832	26.5%	1,622	4%	40,846
Los Angeles County	1,722,121	48.6%	223,134	6.3%	1,537,818	43.5%	57,197	1.6%	3,542,800

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

3. Housing Availability and Tenure

Household size differs between renter and owner-occupied housing units. In addition, family households generally occupy larger housing units such as single-unit homes. The City of Pomona housing stock includes 20,621 owner occupied housing units and 18,476 renter occupied housing units, as shown in **Table A.1-30**. The large majority of owner-occupied homes are single unit detached structures, while for renters the majority are multi-unit developments.

As **Table A.1-31** shows, the City of Pomona trends towards larger household size when compared to surrounding cities. An average household size of 3.77 points towards a need for large housing units, as well as a potential need for smaller, independent units (ADUs) for extended family members and or young person’s moving into the economic market in Pomona. The average household size for owner and renter households in Pomona are similar (3.78 and 3.76, respectively). The City of Claremont has the lowest household size at 2.69 and a renter occupied household size of 2.37. Los Angeles County’s overall household size of 2.99 reflects almost an entire person difference with Pomona.

Tenure	Single-Unit Detached	Single-Unit Attached	Multi-Unit	Mobile Homes	Total Occupied Units
Owner Occupied	86%	5%	3%	6%	20,621
Renter Occupied	38%	8%	52%	3%	18,476

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

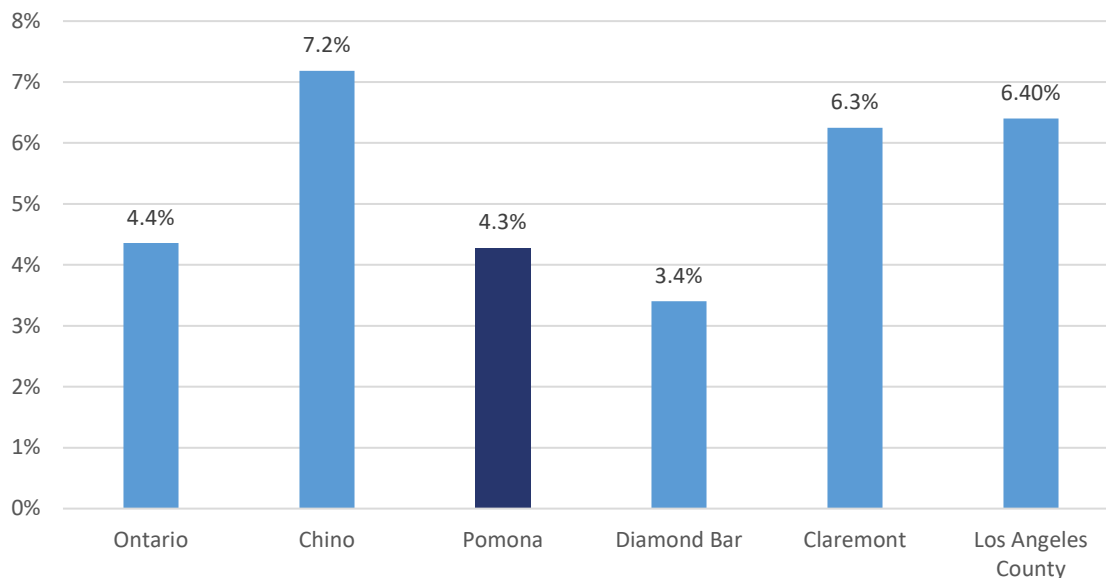


Jurisdiction	Owner Occupied Household Size	Renter Occupied Household Size	Average Household Size
Ontario	3.52	3.43	3.48
Chino	3.42	3.34	3.39
Pomona	3.78	3.76	3.77
Diamond Bar	3.07	3.31	3.13
Claremont	2.87	2.37	2.69
Los Angeles County	3.17	2.83	2.99

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

Pomona has one of the lowest vacancy rates of the surrounding cities (**Figure A.1-8**). At 4.3 percent, Pomona’s vacancy rate is about 2 percent below Los Angeles County and 3 percent below Chino. Diamond Bar has the lowest vacancy rate at 1 percent below Pomona’s (3.4 percent). Of Pomona’s vacant units, a large portion are vacant for unknown reasons, according to ACS data (48.8 percent). **Table A.1-32** shows that just under 20 percent of vacant units are up for rent and 24.5 percent are either on the market or have already been sold but are not yet occupied. Additional housing units can be found by improving the development of additional dwelling units on vacant parcels or the development of vacant parcels to accommodate expanded housing units.

Figure A.1-8: Vacancy Rates by Jurisdiction



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

Type of Housing	Estimate	Percentage
For rent	339	19.4%
Rented, not occupied	81	4.6%
For sale only	290	16.6%
Sold, not occupied	139	7.9%
For seasonal, recreational, or occasional use	47	2.7%
For migrant workers	0	0.0%



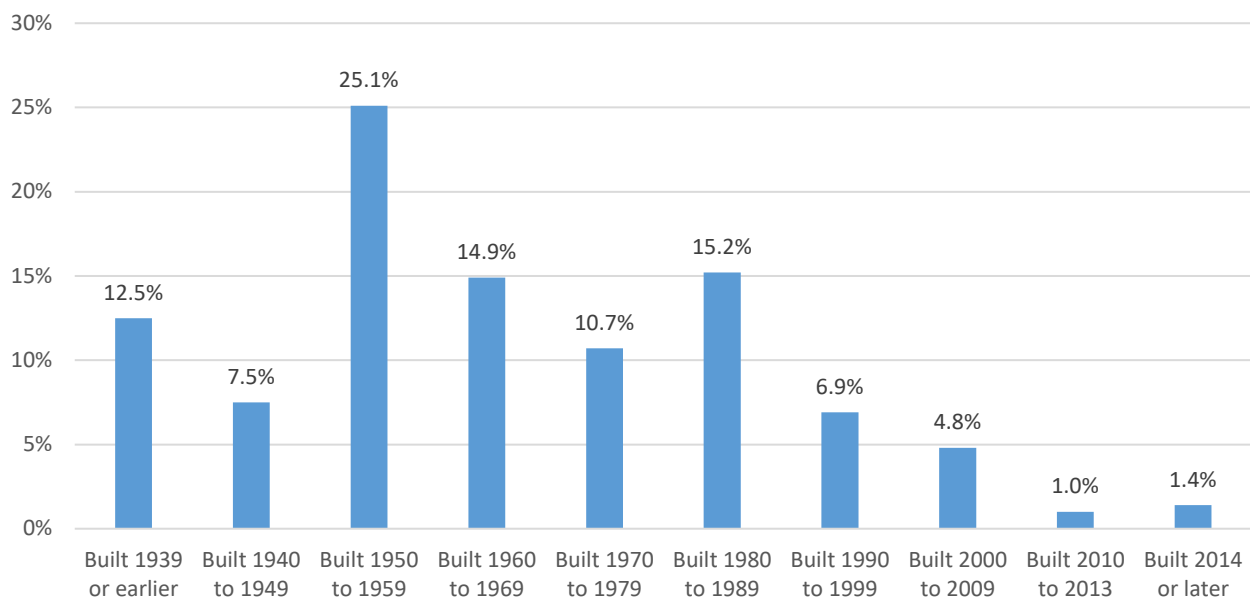
Type of Housing	Estimate	Percentage
Other vacant	853	48.8%
Total	1,749	100%

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

4. Housing Age and Condition

Housing age may affect the structural integrity of a house and can be an indicator of overall housing quality within a community. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many Federal and State programs also use the age of housing as one factor in determining housing rehabilitation needs. Typically, a large proportion of older housing stock would indicate that most of the City’s housing stock could require major rehabilitation. In Pomona, 85.9% of the housing stock was built prior to 1990 and is over 30 years old. The majority of the Pomona housing stock was built between 1950 and 1989 (Figure A.1-9).

Figure A.1-9: Housing Stock Age in Pomona

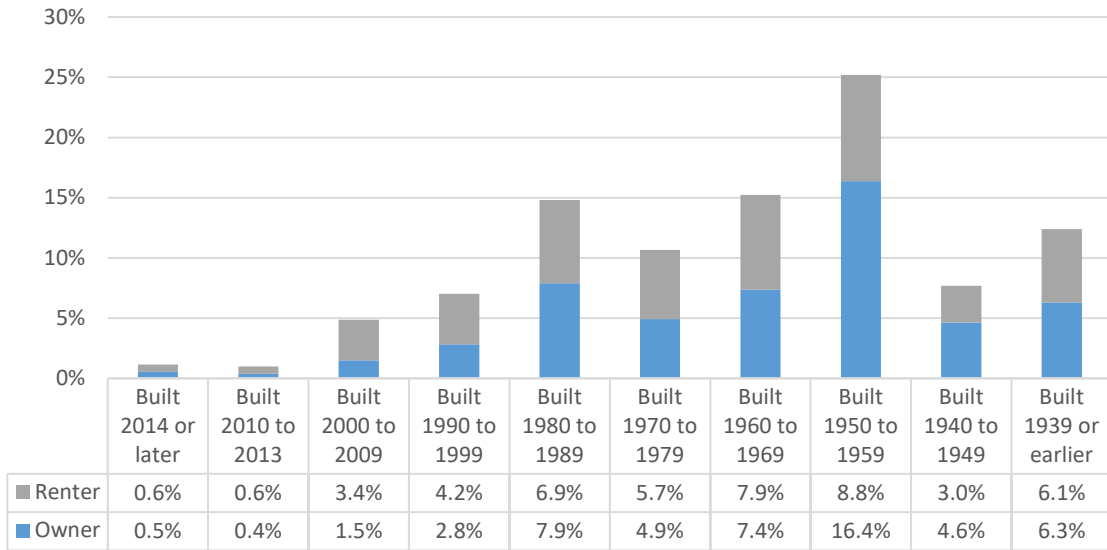


Source: American Community Survey, 5-Year Estimates, 2019.

Figures A.1-10 and A.1-11 below illustrates tenure by year the housing unit was built. The Y axis represents the percentage of housing units built each identified time period on the X axis. The data shows the number of renters or owners that occupy housing units by age of the unit. Renters occupy more newer units than homeowners. Given the higher percentage of renters in multi-family units, this may point towards the addition of new multi-family developments versus older, single-unit homes that are occupied by more homeowners.

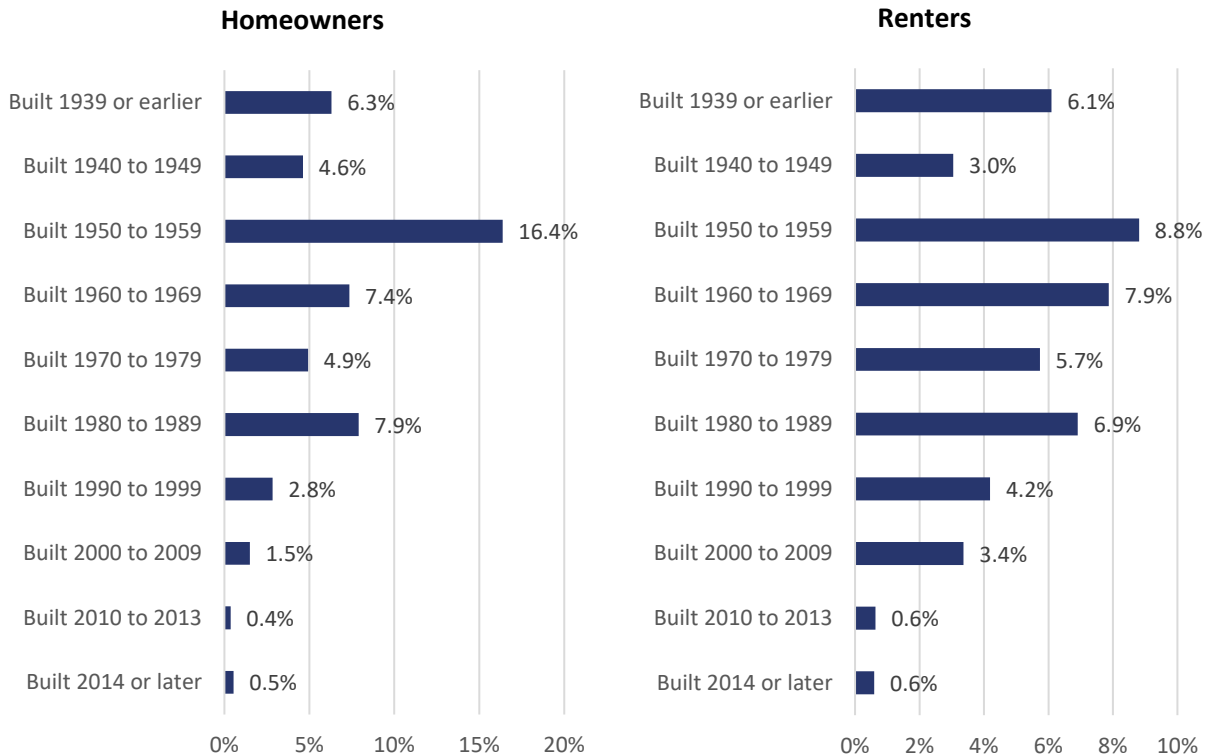


Figure A.1-10: Tenure by Year Housing Unit Built



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

Figure A.1-11: Housing Units by Year Built and Tenure



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



Based on historical data sourced from Pomona’s Code Enforcement Office and the Pomona Housing Authority’s past performance rehabilitating homes during the 5th Cycle, the City estimates that there are 134 units in need of rehabilitation. Programs have been included in **Pro-Housing Pomona Section 5** to facilitate the rehabilitation of 134 units in accordance with the City’s 6th Cycle quantified objectives.

5. Housing Costs and Affordability

The median home value in Pomona is estimated to be \$394,500, which is one of the lowest values compared to nearby cities and the County (**Table A.1-33**). Pomona’s median home value is approximately \$188,700 less than Los Angeles County and \$278,000 less than Diamond Bar, which has the highest value. Larger homes with higher prices are generally affordable to persons or households with moderate or above moderate incomes.

Jurisdiction	Median Home Value (ACS)	Median Home Value (Zillow)
Ontario	\$375,000	\$440,500
Chino	\$459,100	\$503,000
Pomona	\$394,500	\$448,000
Diamond Bar	\$664,400	\$692,000
Claremont	\$672,500	\$685,000
Los Angeles County	\$583,200	\$636,000

Source: American Community Survey, 5-Year Estimates, 2019, Zillow Home Value Index, 2019.

According to data gathered from Zillow, the median home value in Pomona in 2021 is \$586,939 which is almost 50 percent more than the value of the American Community Survey 5-Year Estimate for 2019. According to Zillow, the median home value in Pomona is 21.2 percent higher in 2021 than that of 2020. The median home value of homes in Pomona in 2020 was \$474,247 which is still a higher value than the American Community Survey 5-Year Estimates for 2019.

As shown in **Table A.1-34**, monthly rent for a one bedroom in Pomona has increased from \$867 to \$1,062 (22.5 percent) between 2015 and 2019; experiencing the most price increase of all bedrooms. Studios saw the least amount of price increase at 7.2 percent. In general, all rentals saw increase in prices over these 5 years, with the median gross rent increasing by 18.4 percent from \$1,150 to \$1,362. In comparison, the median income for Pomona households increased by 23.2 percent between 2019 and 2015 – from \$49,186 to \$60,598 annually.



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Unit Size	2015	2016	2017	2018	2019	Percent Change 2015 - 2019
Studio	\$917	\$916	\$965	\$998	\$983	7.2%
1 Bedroom	\$867	\$887	\$930	\$985	\$1,062	22.5%
2 Bedrooms	\$1,160	\$1,192	\$1,244	\$1,272	\$1,346	16.0%
3 Bedrooms	\$1,532	\$1,557	\$1,590	\$1,614	\$1,714	11.9%
4 Bedrooms	\$1,743	\$1,751	\$1,899	\$1,940	\$2,081	19.4%
5 or More Bedrooms	\$1,838	\$1,922	\$2,027	\$1,883	\$2,169	18.0%
Median Gross Rent	\$1,150	\$1,183	\$1,246	\$1,289	\$1,362	18.4%

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

An analysis of Zillow rentals in Pomona was done to estimate more realistic market rate rent in the City. The average rent of 2-8 properties of each unit type was calculated to determine the market rate rent of each unit type in 2021. The analysis yielded the following data:

- Studio – \$1,253
- 1 Bedroom – \$1,379
- 2 Bedrooms – \$2,530
- 3 Bedrooms – \$2,766
- 4 Bedrooms – \$3,000
- 5 or More Bedrooms – NA
- Median Gross Rent – \$2,186

Table A.1-35 shows that the median gross rent in Pomona is estimated to be \$1,362 a month, which is the lowest value compared to the surrounding cities and the County. Pomona’s median gross rent value is approximately \$98 less per month than Los Angeles County and \$709 less per month than Diamond Bar, which has the highest value.

Jurisdiction	Unit Size						Median Gross Rent
	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 or More Bedrooms	
Ontario	\$1,099	\$1,219	\$1,457	\$1,731	\$1,959	\$2,438	\$1,499
Chino	\$1,388	\$1,138	\$1,535	\$1,990	\$2,137	\$2,785	\$1,596
Pomona	\$983	\$1,062	\$1,346	\$1,714	\$2,081	\$2,169	\$1,362
Diamond Bar	\$1,701	\$1,474	\$1,785	\$2,292	\$2,579	\$3,178	\$2,071
Claremont	\$1,255	\$1,168	\$1,563	\$1,907	\$2,670	--	\$1,561
Los Angeles	\$1,085	\$1,234	\$1,605	\$1,909	\$2,110	\$2,165	\$1,460

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



Housing affordability is analyzed by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. The analysis information helps estimate the affordability of different sizes and types of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits, based on the Median Family Income (MFI), which can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less than those at the upper end. The maximum affordable home prices without overpayment for residents in Los Angeles County are shown in **Table A.1-37**. This amount can be compared to current housing asking prices (**Table A.1-33**). In **Table A.1-38**, the data shows the maximum affordable monthly rental amount that a household can pay for each month without overpayment.

Extremely Low-Income

For an Extremely low-income household that earns less than 30 percent of the County MFI the maximum affordable home price for ownership is up to \$76,500 for a one-person household and up to \$105,200 for a five-person household in 2020. Extremely low-income households cannot afford market-rate rental or ownership housing in Pomona without a substantial cost burden.

Very Low-Income

The very low-income limits are the basis for all other income limits. For a Very low-income household that earns between 31 percent and 50 percent of the County MFI the maximum affordable home price for ownership is up to \$149,600 for a one-person household and up to \$218,300 for a five-person household in 2020. Very low-income households cannot afford market-rate rental or ownership housing in Pomona without a substantial cost burden.

Low-Income

For a Low-income household that earns between 51 percent and 80 percent of the County's MFI the maximum affordable home price for ownership is up to \$260,000 for a one-person household and up to \$388,500 for a five-person household in 2020. Given the cost of housing in Pomona, low-income households could afford market-rate rental units. Low-income households would not be able to afford ownership housing without a substantial cost burden.

Moderate Income

Persons and households of moderate income earn between 80 percent and 120 percent of the County's MFI. The maximum affordable home price for a moderate-income household is \$268,300 for a one-person household and \$401,500 for a five-person family. Moderate income households can generally find affordable market-rate rental units in the City. Ownership housing in Pomona is generally affordable to 5-person households but remain generally unattainable to smaller household sizes.

Affordability Conditions

Housing affordability is generally defined as 30 percent of a household income; however, a variety of other factors can influence a household budget, including but not limited to:



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- Gas and transportation costs
- Food and essential market costs
- Family size and financial responsibilities

The California Budget and Policy Center created the “Making Ends Meet” tool, which presents basic family budgets for each of California’s 58 counties for four types of households: a single adult, a single-parent family, a two-parent family with one parent working, and a two-working-parent family. **Table A.1-36** below displays the cost of necessary expenses for each household in Los Angeles County.

Expense type	Two-Working Parent Family	Single Adult	Single Parent Family	Two Parent Family (One working Parent)
Food	\$773	\$268	\$577	\$773
Child Care	\$1,295	\$0	\$1,246	\$346
Health Care	\$589	\$115	\$435	\$454
Transportation	\$510	\$334	\$480	\$480
Miscellaneous	\$787	\$361	\$463	\$787

Source: California Budget and Policy Center, Making Ends Meet: How much Does It Cost to Support a Family in California?

The cost of food and transportation can cost upwards of \$600 for a single person household. For someone in the low-income category who makes less than \$40,000 annually (\$3,280 per month), transportation and food can cost upwards of 18 percent of overall income. In addition, costs of childcare and housing utilities can chip away at the overall affordability of living and limit a household’s options when looking for housing in Pomona.

Annual Income	Mortgage	Utilities ¹	Tax and Insurance	Total Affordable Monthly Housing Cost	Affordable Purchase Price	
Extremely Low-income (30% of AMFI)						
1-Person	\$23,700	\$349	\$155	\$89	\$593	\$76,500
2-Person	\$27,050	\$402	\$173	\$101	\$676	\$88,000
3-Person	\$30,450	\$437	\$210	\$114	\$761	\$95,800
4-Person	\$33,800	\$461	\$257	\$127	\$845	\$101,000
5-Person	\$36,550	\$480	\$297	\$137	\$914	\$105,200
Very Low-Income (50% of AMFI)						
1-Person	\$39,450	\$683	\$155	\$148	\$986	\$149,600
2-Person	\$45,050	\$784	\$173	\$169	\$1,126	\$171,800
3-Person	\$50,700	\$867	\$210	\$190	\$1,268	\$190,000



Table A.1-37: Affordable Housing Costs in Los Angeles County (2020)

Annual Income		Mortgage	Utilities ¹	Tax and Insurance	Total Affordable Monthly Housing Cost	Affordable Purchase Price
4-Person	\$56,300	\$939	\$257	\$211	\$1,408	\$205,800
5-Person	\$60,850	\$996	\$297	\$228	\$1,521	\$218,300
Low-income (80% AMFI)						
1-Person	\$63,100	\$1,186	\$155	\$237	\$1,578	\$260,000
2-Person	\$72,100	\$1,359	\$173	\$270	\$1,803	\$297,800
3-Person	\$81,100	\$1,513	\$210	\$304	\$2,028	\$331,700
4-Person	\$90,100	\$1,658	\$257	\$338	\$2,253	\$363,500
5-Person	\$97,350	\$1,772	\$297	\$365	\$2,434	\$388,500
Moderate Income (120% AMFI)						
1-Person	\$64,900	\$1,224	\$155	\$243	\$1,623	\$268,300
2-Person	\$74,200	\$1,404	\$173	\$278	\$1,855	\$307,800
3-Person	\$83,500	\$1,564	\$210	\$313	\$2,088	\$342,900
4-Person	\$92,750	\$1,714	\$257	\$348	\$2,319	\$375,800
5-Person	\$100,150	\$1,831	\$297	\$376	\$2,504	\$401,500

1. Utilities includes electric cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator.
 Source: 2020 LACDA Utility Allowance Schedule and California Department of Housing and Community Development, 2020 Income Limits and Kimley Horn and Associates Assumptions: 2020 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Los Angeles County Development Authority Utility Allowance.

Table A.1-38: Affordable Monthly Housing Cost for Renters in Los Angeles County (2020)

Annual Income	Rent	Utilities ¹	Total Affordable Monthly Housing Cost
Extremely Low-income (30% of AMFI)			
1-Person	\$23,700	\$438	\$593
2-Person	\$27,050	\$503	\$676
3-Person	\$30,450	\$551	\$761
4-Person	\$33,800	\$588	\$845
5-Person	\$36,550	\$617	\$914
Very Low-income (50% of AMFI)			
1-Person	\$39,450	\$831	\$986
2-Person	\$45,050	\$953	\$1,126
3-Person	\$50,700	\$1,058	\$1,268
4-Person	\$56,300	\$1,151	\$1,408
5-Person	\$60,850	\$1,224	\$1,521
Low-income (80% AMFI)			



Table A.1-38: Affordable Monthly Housing Cost for Renters in Los Angeles County (2020)

Annual Income		Rent	Utilities ¹	Total Affordable Monthly Housing Cost
1-Person	\$63,100	\$1,423	\$155	\$1,578
2-Person	\$72,100	\$1,630	\$173	\$1,803
3-Person	\$81,100	\$1,818	\$210	\$2,028
4-Person	\$90,100	\$1,996	\$257	\$2,253
5-Person	\$97,350	\$2,137	\$297	\$2,434
Moderate Income (120% AMFI)				
1-Person	\$64,900	\$1,468	\$155	\$1,623
2-Person	\$74,200	\$1,682	\$173	\$1,855
3-Person	\$83,500	\$1,878	\$210	\$2,088
4-Person	\$92,750	\$2,062	\$257	\$2,319
5-Person	\$100,150	\$2,207	\$297	\$2,504
<p>1. Utilities includes electric cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator.</p> <p>Source: 2020 LACDA Utility Allowance Schedule and California Department of Housing and Community Development, 2020 Income Limits and Kimley Horn and Associates Assumptions: 2020 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Los Angeles County Development Authority Utility Allowance.</p>				