

SCAG™
INNOVATING FOR A BETTER TOMORROW

PRE-CERTIFIED

LOCAL HOUSING DATA

FOR THE CITY OF LAKE ELSINORE

UPDATED APRIL 2021

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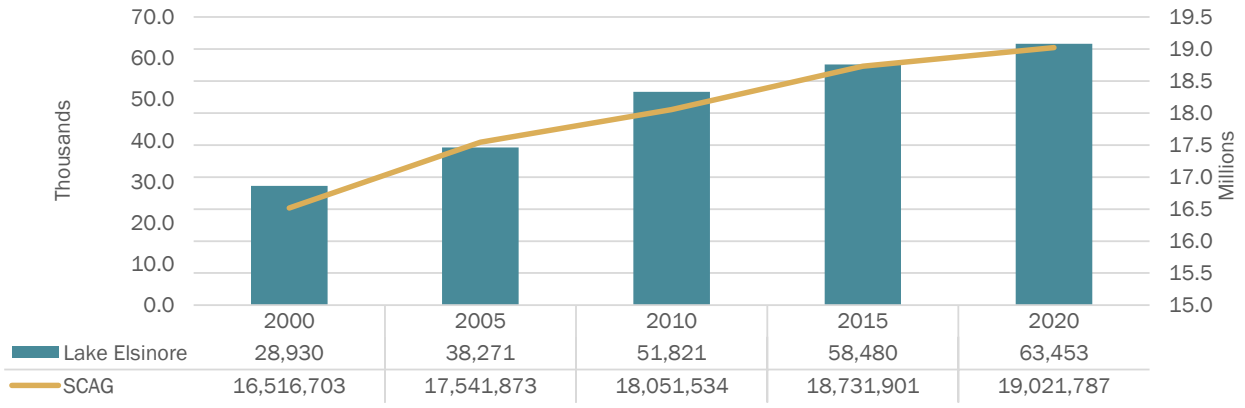
Pre-Certified Local Housing Data for Lake Elsinore

Developed by SCAG and pre-certified by the California Department of Housing and Community Development (HCD) for use in 6th cycle housing elements.

This report contains a wide range of jurisdiction-level data elements intended to provide an understanding housing need experienced in Lake Elsinore as a part of its 6th cycle housing element update. Data sources are noted below each table or figure.

I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS

Population Trend, 2000-2020

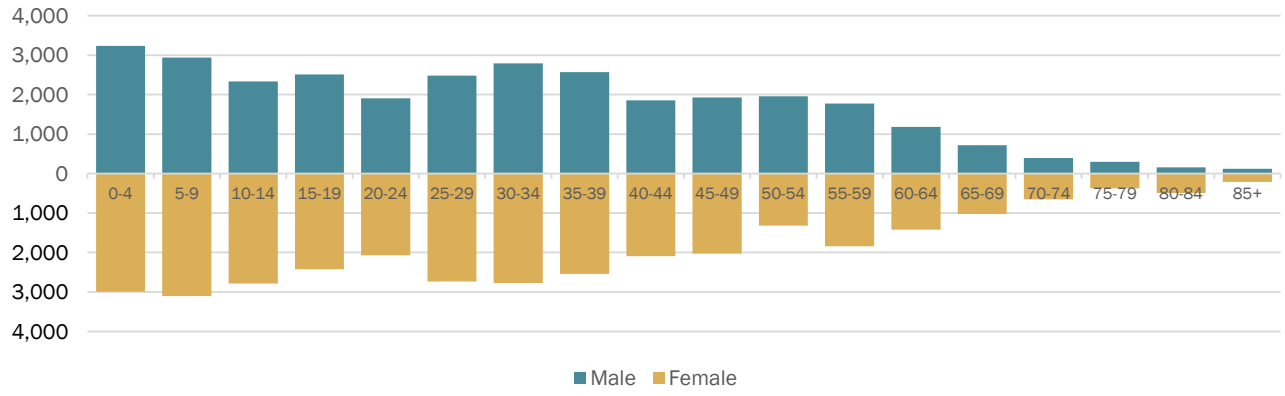


	2000	2005	2010	2015	2020
Lake Elsinore	28,930	38,271	51,821	58,480	63,453
SCAG	16,516,703	17,541,873	18,051,534	18,731,901	19,021,787

CA DOF E-5 Population and Housing Unit Estimates

Lake Elsinore has a 2020 total population of 63,453 including 432 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Lake Elsinore from 2000 to 2020. Over this period Lake Elsinore had an annual growth rate of 3.9% compared to 0.7% for the region.

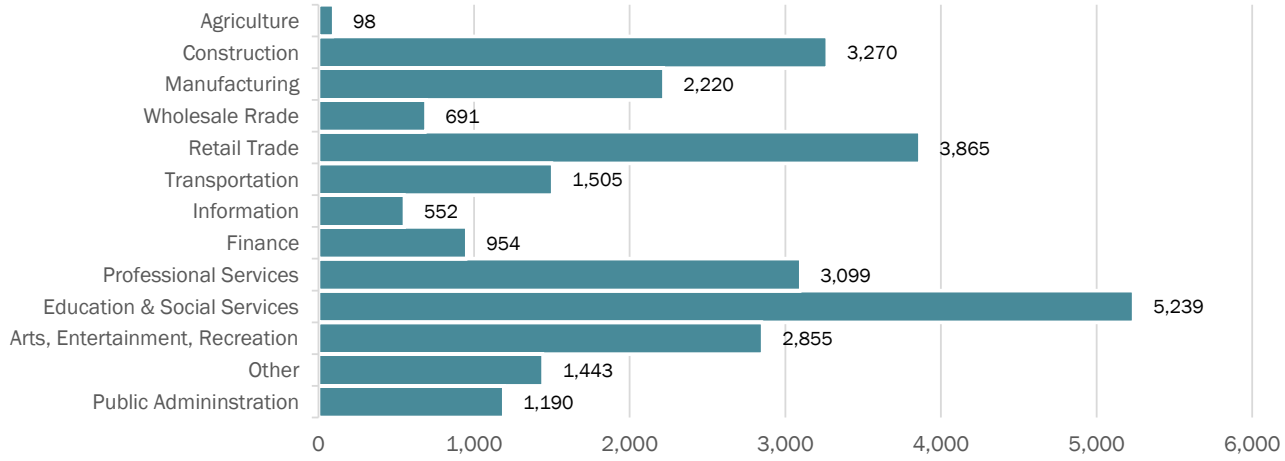
Current Population by Age and Sex



American Community Survey 2014-2018 5-year estimates

The population of Lake Elsinore is 48.6% male and 51.4% female. The share of the population of Lake Elsinore which is under 18 years of age is 32%, which is higher than the regional share of 23.4%. Lake Elsinore's seniors (65 and above) make up 7% of the population, which is lower than the regional share of 13%.

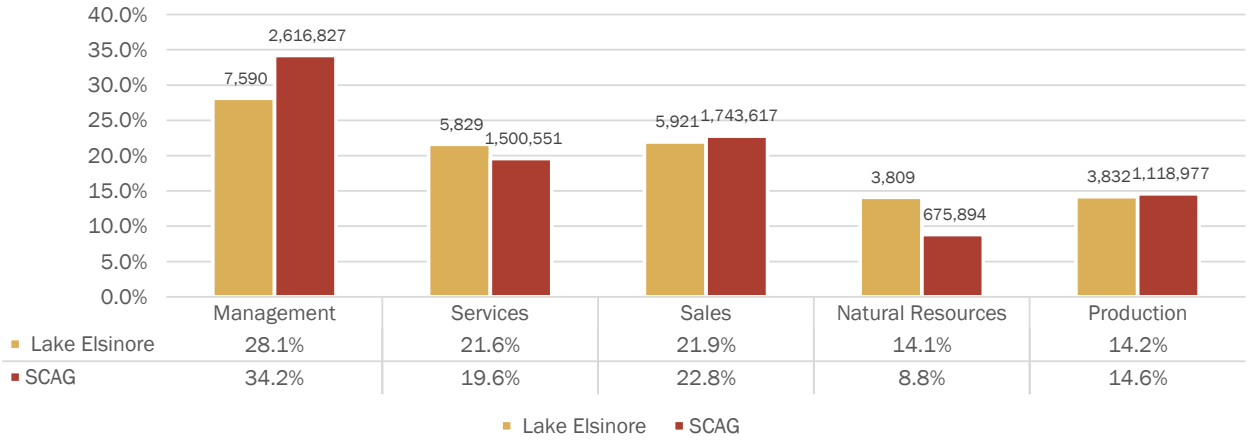
Employment by Industry



American Community Survey 2014-2018 5-year estimates using groupings of 2-digit NAICS codes.

Lake Elsinore has 26,981 workers living within its borders who work across 13 major industrial sectors. The chart above provides detailed employment information. The most prevalent industry is Education & Social Services with 5,239 employees (19.4% of total) and the second most prevalent industry is Retail trade with 3,865 employees (14.3% of total).

Employment by Occupation



American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.

In addition to understanding the industries in which the residents of Lake Elsinore work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Lake Elsinore is Management, in which 7,590 (28.1% of total) employees work. The second-most prevalent type of work is in Sales, which employs 5,921 (21.9% of total) in Lake Elsinore.

Farmworkers

Farmworkers by Occupation:

Lake Elsinore	Percent of total Lake Elsinore workers:	SCAG Total	
33	0.12%	57,741	Total jobs: Farming, fishing, and forestry occupations
25	0.14%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

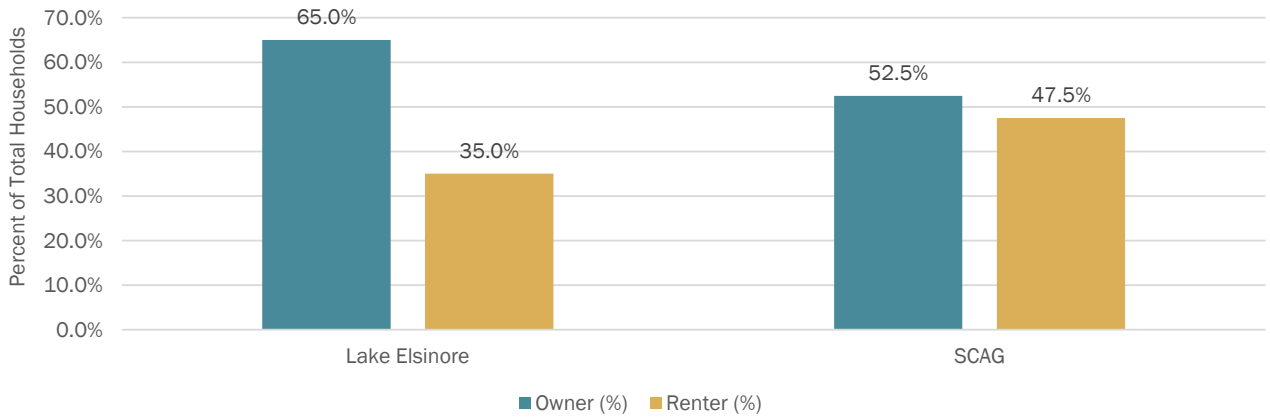
Employment in the Agricultural Industry:

Lake Elsinore	Percent of total Lake Elsinore workers:	SCAG Total	
71	0.26%	73,778	Total in agriculture, forestry, fishing, and hunting
90	0.51%	44,979	Full-time, year-round in agriculture, forestry, fishing, and hunting

American Community Survey 2014-2018 5-year estimates using groupings of NAICS and SOC codes.

Statewide, farmworker housing is of unique concern and of unique importance. While only a small share of SCAG region jurisdictions have farmworkers living in them, they are essential to the region's economy and food supply.

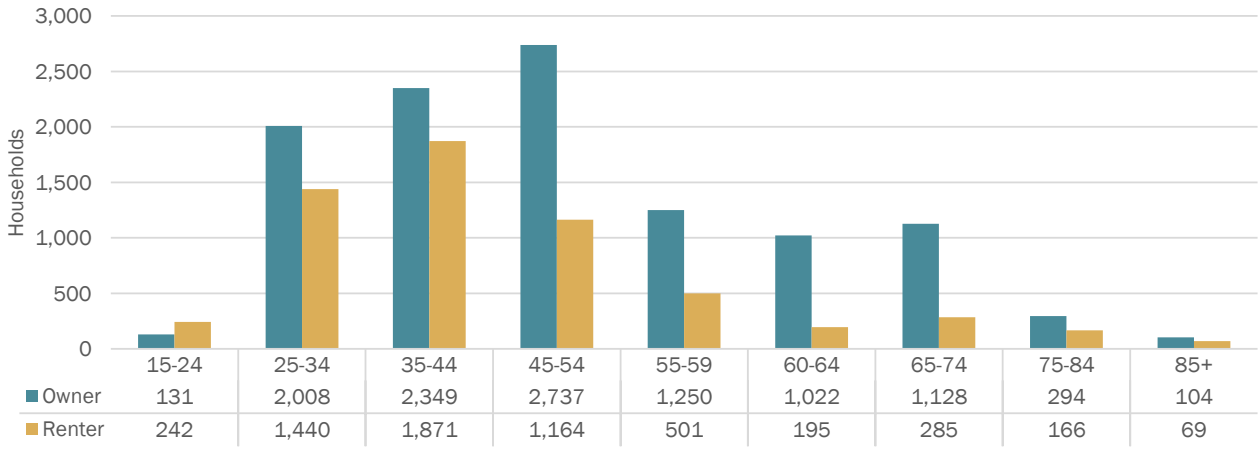
Housing Tenure



American Community Survey 2014-2018 5-year estimates.

Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. Lake Elsinore's housing stock consists of 16,956 total units, 11,023 of which are owner-occupied and 5,933 of which are renter-occupied. The share of renters in Lake Elsinore is lower than in the SCAG region overall.

Housing Tenure By Age

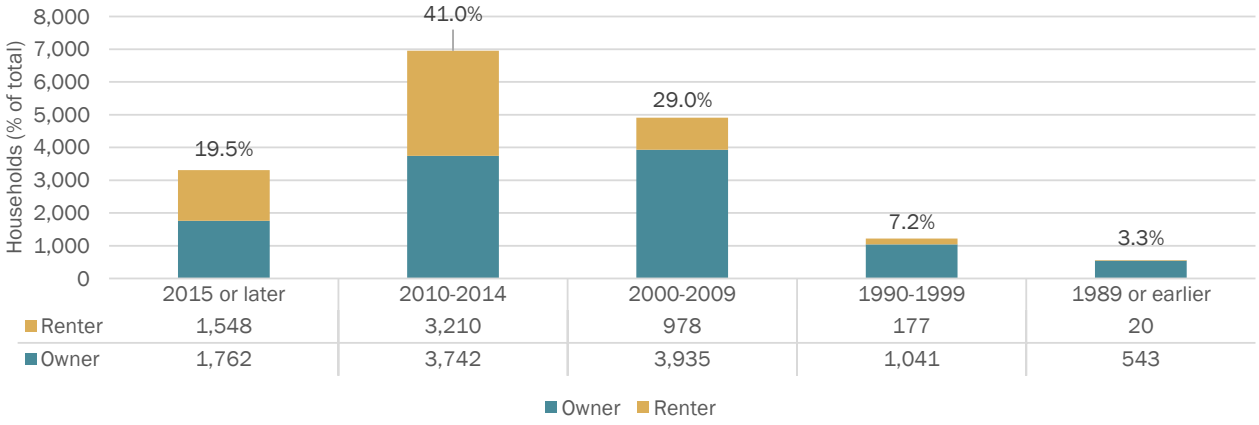


	15-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+
Owner	131	2,008	2,349	2,737	1,250	1,022	1,128	294	104
Renter	242	1,440	1,871	1,164	501	195	285	166	69

American Community Survey 2014-2018 5-year estimates.

In many places, housing tenure varies substantially based on the age of the householder. In Lake Elsinore, the age group where renters outnumber owners the most is 15-24 (by 29.8%). The age group where owners outnumber renters the most is 60-64 (by 68%).

Housing Tenure by Year Moved to Current Residence

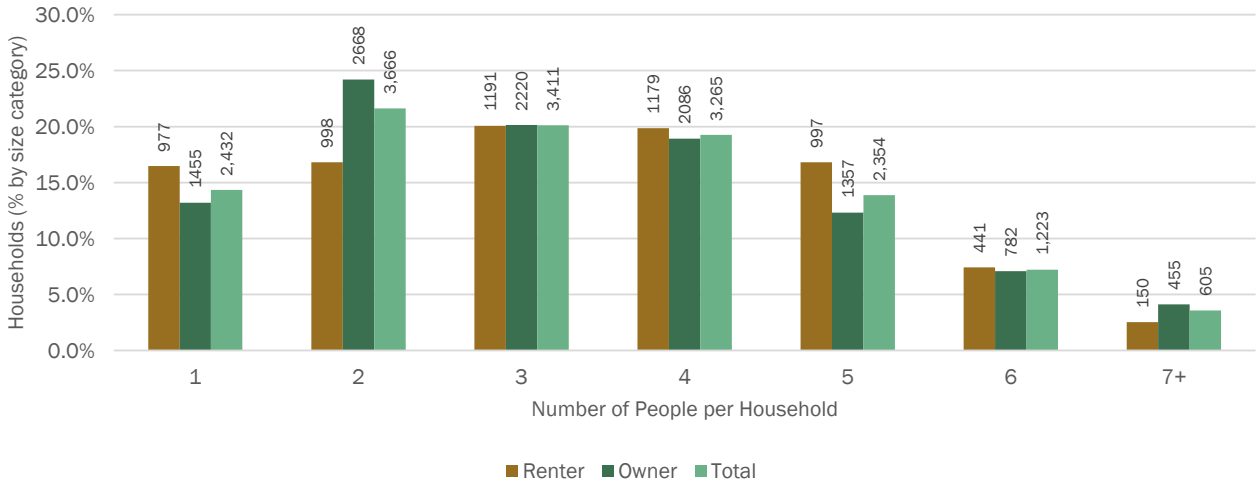


American Community Survey 2014-2018 5-year estimates.

Across the SCAG region, the most common move-in period was 2010-2014 (31.9%) followed by 2000-2009 (26.1%). In Lake Elsinore, the period during which most people started living in their current residence was 2010-2014 (41%) followed by 2000-2009 (29%).

II. SPECIALIZED HOUSEHOLD NEEDS: LARGE FAMILIES, SENIORS, AND FEMALE-HEADED

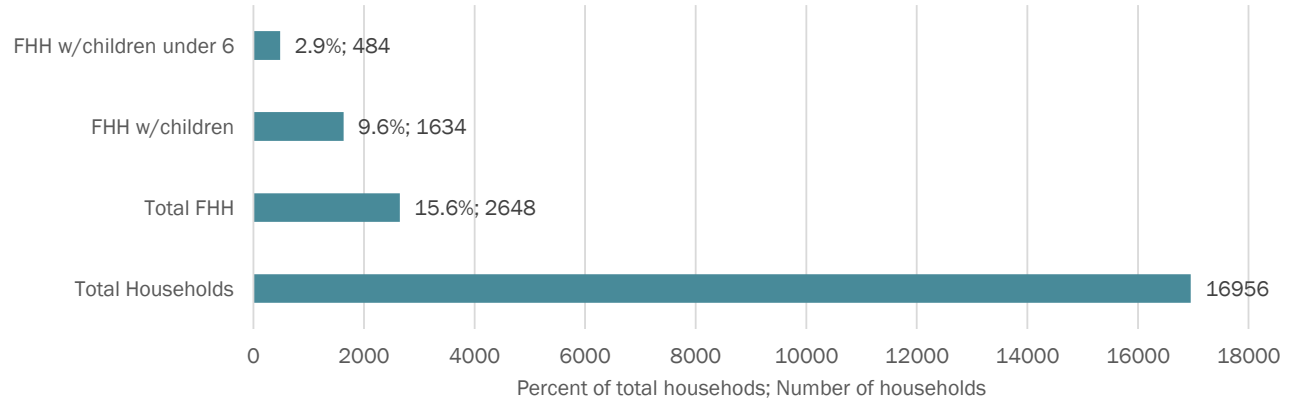
Households by Household Size



American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in Lake Elsinore for owners, renters, and overall. The most commonly occuring household size is of two people (21.6%) and the second-most commonly occuring household is of three people (20.1%). Lake Elsinore has a lower share of single-person households than the SCAG region overall (14.3% vs. 23.4%) and a higher share of 7+ person households than the SCAG region overall (3.6% vs. 3.1%).

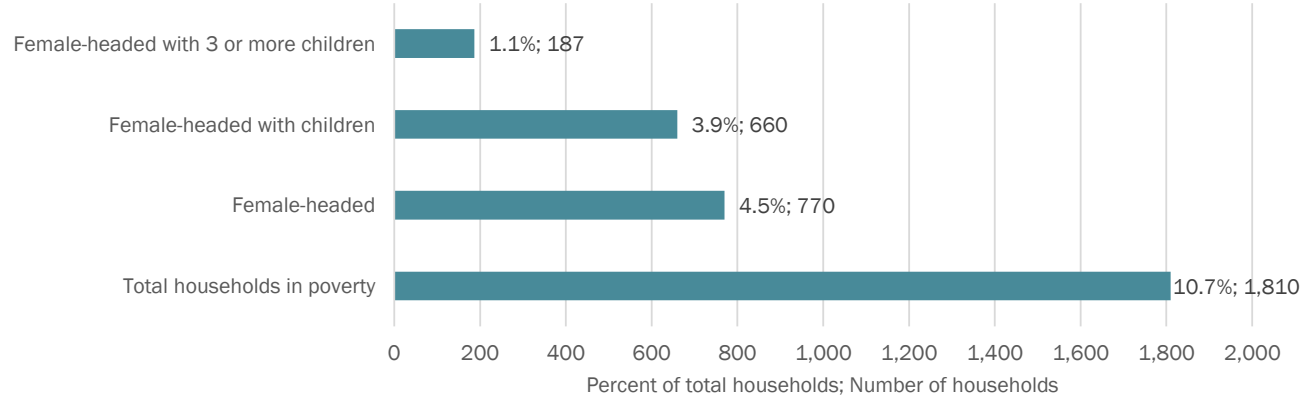
Female Headed Households (FHH)



American Community Survey 2014-2018 5-year estimates.

Statute requires analysis of specialized housing needs, including female-headed households in an effort to ensure adequate childcare or job training services. Of Lake Elsinore's 16,956 total households, 15.6% are female-headed (compared to 14.3% in the SCAG region), 9.6% are female-headed and with children (compared to 6.6% in the SCAG region), and 2.9% are female-headed and with children under 6 (compared to 1.0% in the SCAG region).

Households by Poverty Status



American Community Survey 2014-2018 5-year estimates.

10.7 percent of Lake Elsinore's households are experiencing poverty, compared to 7.9 percent of households in the SCAG region. Poverty thresholds, as defined by the ACS, vary by household type. More information can be found at M256. In 2018, a single individual under 65 was considered in poverty with a money income below $13,064/year while the threshold for a family consisting of 2 adults and 2 children was $25,465/year.

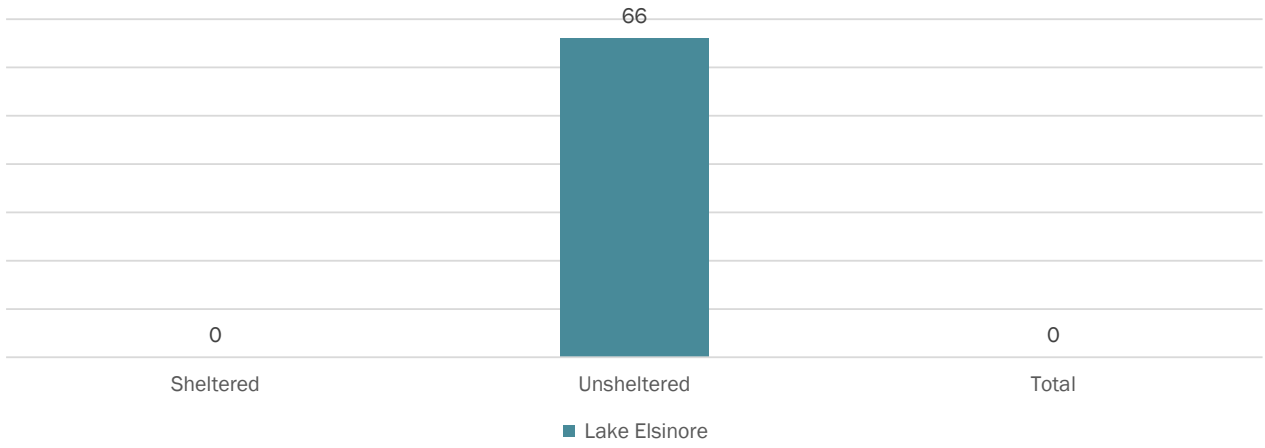
Elderly Households by Income and Tenure

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	95	115	210	9.7%
	30-50% HAMFI	190	110	300	13.8%
	50-80% HAMFI	310	130	440	20.2%
	80-100% HAMFI	165	30	195	9.0%
	> 100% HAMFI	940	90	1,030	47.4%
	TOTAL	1,700	475	2,175	

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Statute requires analysis of specialized housing needs, including housing needs for seniors. Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over. Of Lake Elsinore's 2,175 such households, 9.7% earn less than 30% of the surrounding area income, (comared to 24.2% in the SCAG region), 23.4% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

III. PEOPLE EXPERIENCING HOMELESSNESS

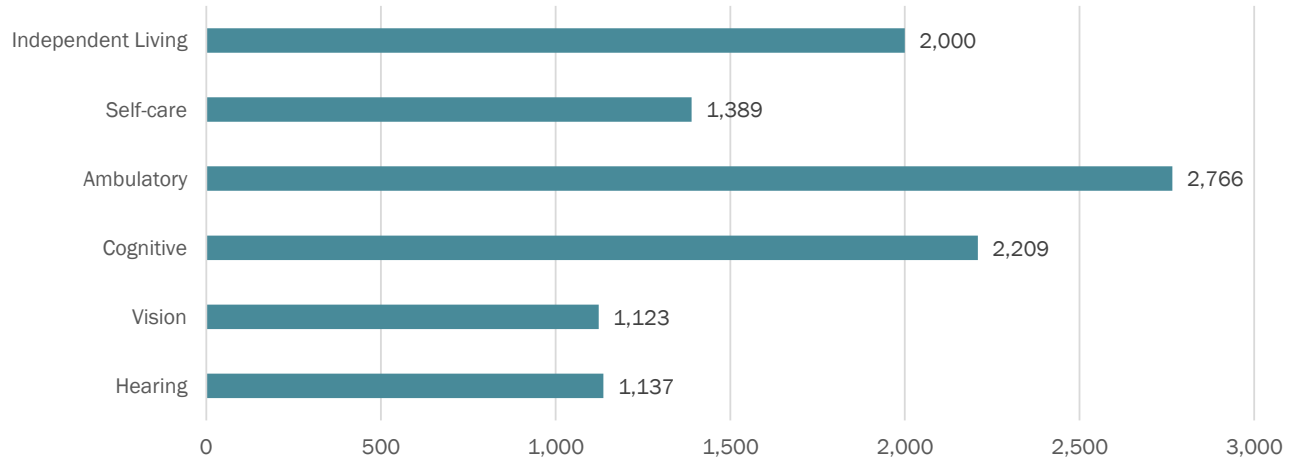


2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not avialable in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely undercount true totals.

#N/A

IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

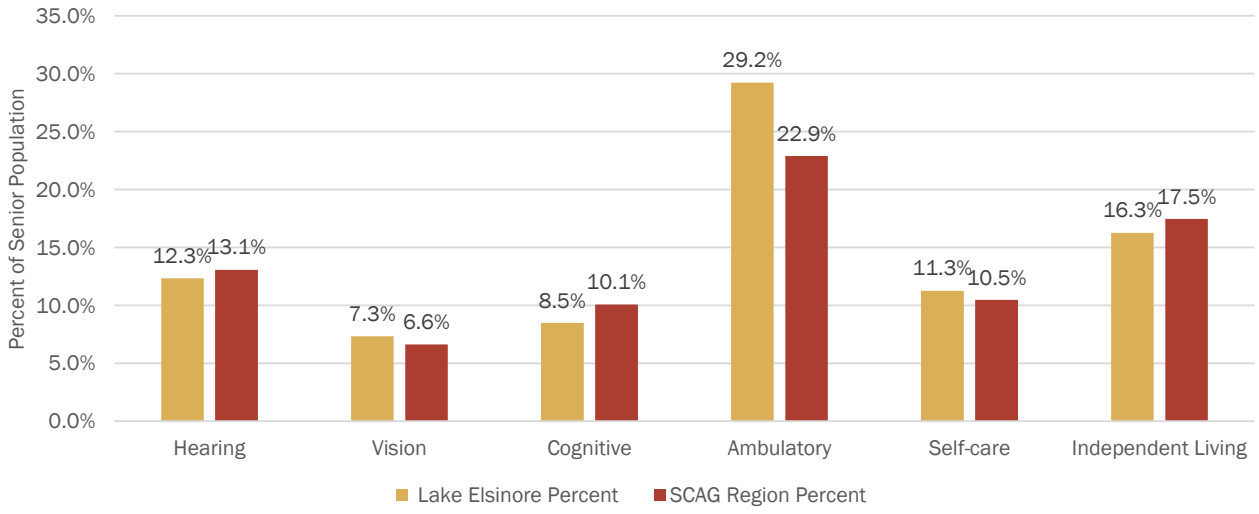
Disability by Type



American Community Survey 2014-2018 5-year estimates.

Disability data also provides valuable context for assessing current and future need for accessible housing units. Note that since some disability types are not recorded for children below a certain age, calculating disability as a percentage of total population may not be accurate.

Disability by Type - Seniors (65 and over)



American Community Survey 2014-2018 5-year estimates.

In Lake Elsinore, the most commonly occuring disability amongst seniors 65 and older was an ambulatory disability, experienced by 29.2% of Lake Elsinore's seniors (and 22.9% of seniors in the SCAG region).

Disability by Employment Status

	With a Disability	Percent of Total	No Disability	Percent of Total
Employed	930	32%	25,314	70%
Unemployed	324	11%	2,515	7%
Not in Labor Force	1,687	57%	8,155	23%
TOTAL	2,941		35,984	

American Community Survey 2014-2018 5-year estimates.

Understanding the employment status of people with disabilities may also be an important component in evaluating specialized housing needs. In Lake Elsinore, 31.6% of the population with a disability is employed, compared to 70.3% of the non-disabled population.

Developmental Disabilities

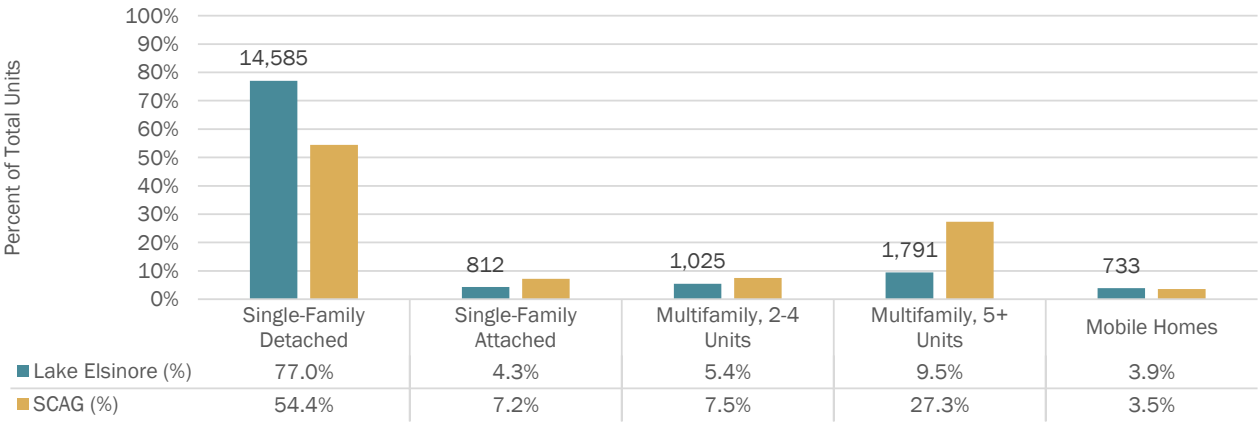
		Lake Elsinore
By Residence:	Home of Parent/Family/Guardian	220
	Independent/Supported Living	5
	Community Care Facility	5
	Intermediate Care Facility	0
	Foster/Family Home	12
	Other	5
By Age:	0 - 17 Years	247
	18+ Years	128
TOTAL		622

CA DDS consumer count by CA ZIP, age group and residence type for the end of June 2019. Data available in 161/197 SCAG jurisdictions.

The California Department of Developmental Services also provides data on developmental disabilities by age and type of residence. These data are collected at the ZIP-code level and were joined to the jurisdiction-level by SCAG. Totals may not match as counts below 11 individuals are unavailable and some entries were not matched to a ZIP code necessitating approximation.

V. HOUSING STOCK CHARACTERISTICS

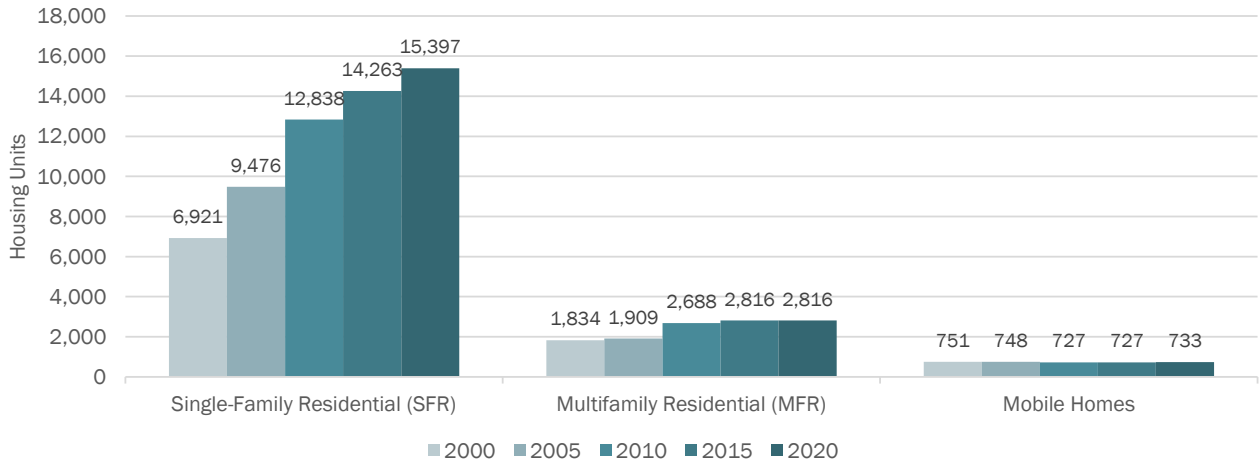
Housing Type



CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Lake Elsinore, which has a total of 18,946 housing units. The most prevalent housing type in Lake Elsinore is single-family detached with 14,585 units. The share of all single-family units in Lake Elsinore is 81.3%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Lake Elsinore, there are 17,604 occupied-units, which equates to a 7.1% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 3.58.

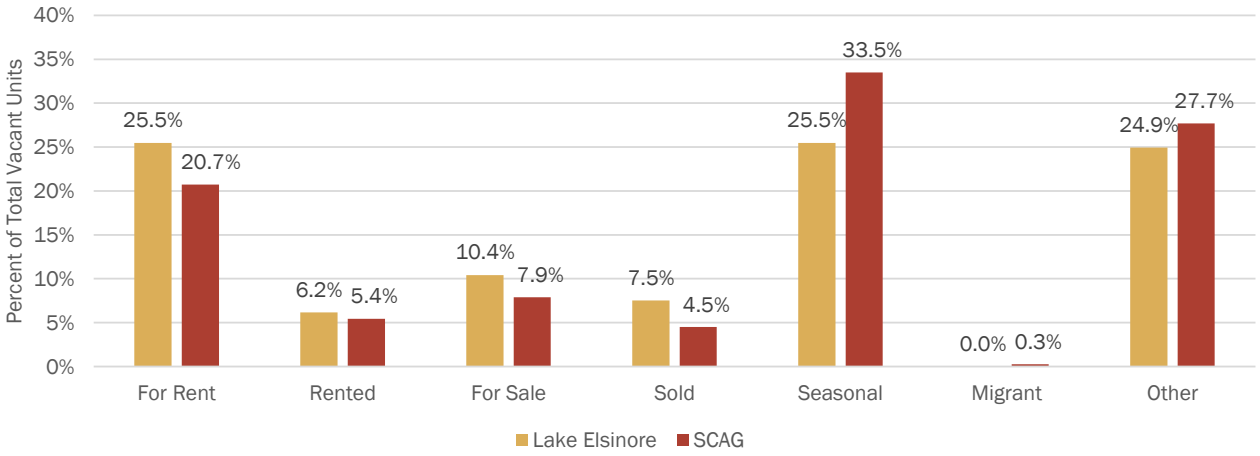
Housing Type Trend



CA DOF E-5 Population and Housing Unit Estimates

Over the past two decades (2000-2020), there has been more construction of single-family residential units than multi-family residential units in Lake Elsinore. When comparing 2000 to 2020, SFR units increased by 8,476, MFR units increased by 982, and mobile homes decreased by -18.

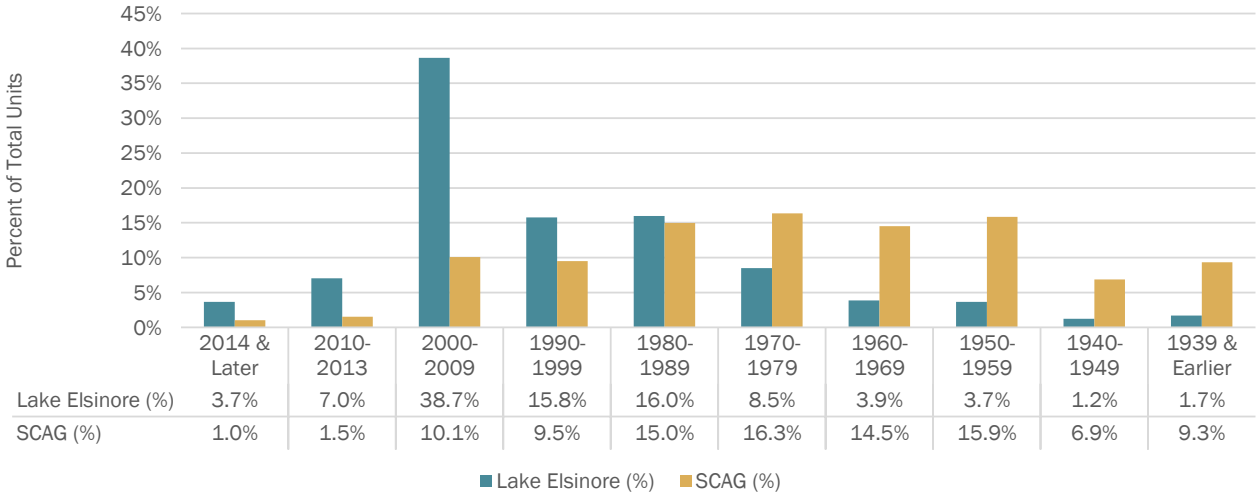
Vacant Units by Type



American Community Survey 2014-2018 5-year estimates.

The ACS provides additional detail on vacant housing units by category.

Housing Units by Year Structure Built

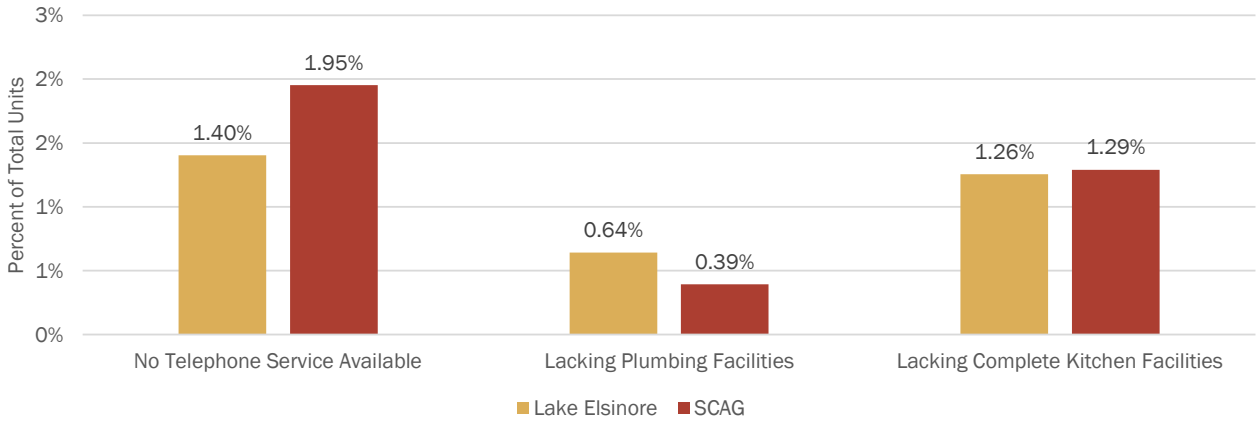


	2014 & Later	2010-2013	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 & Earlier
Lake Elsinore (%)	3.7%	7.0%	38.7%	15.8%	16.0%	8.5%	3.9%	3.7%	1.2%	1.7%
SCAG (%)	1.0%	1.5%	10.1%	9.5%	15.0%	16.3%	14.5%	15.9%	6.9%	9.3%

American Community Survey 2014-2018 5-year estimates.

Examining the age of the current housing stock is one way to understand how historical development patterns have contributed to a city's form. The time period where the highest share of Lake Elsinore's housing units were built is 2000-2009, while in the SCAG region more units were built during 1970-1979 than any other period.

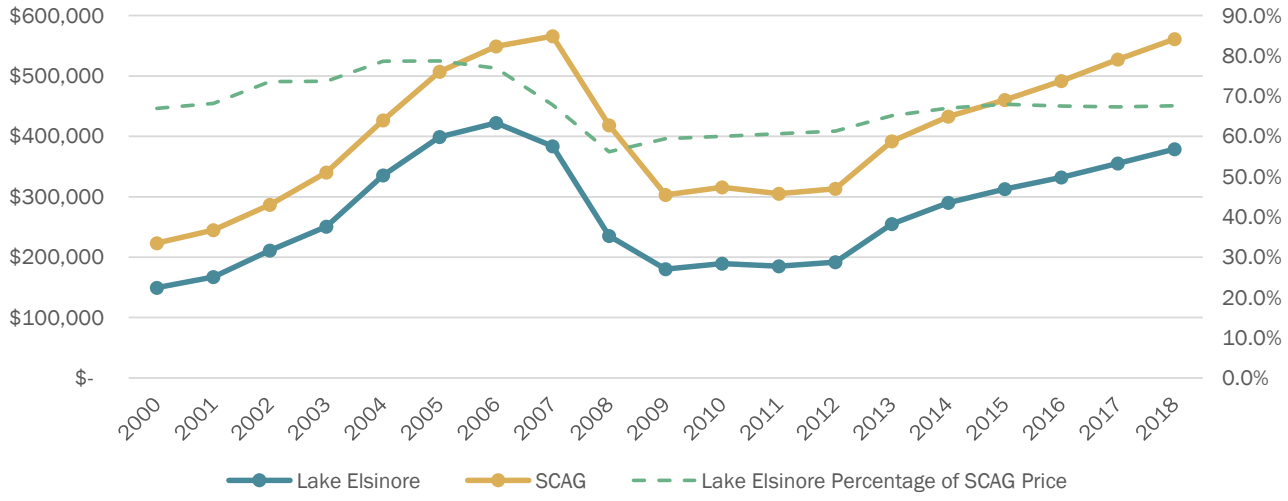
Substandard Housing



American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In Lake Elsinore, 238 units lack telephone service, 109 units lack plumbing facilities, and 213 units lack complete kitchen facilities.

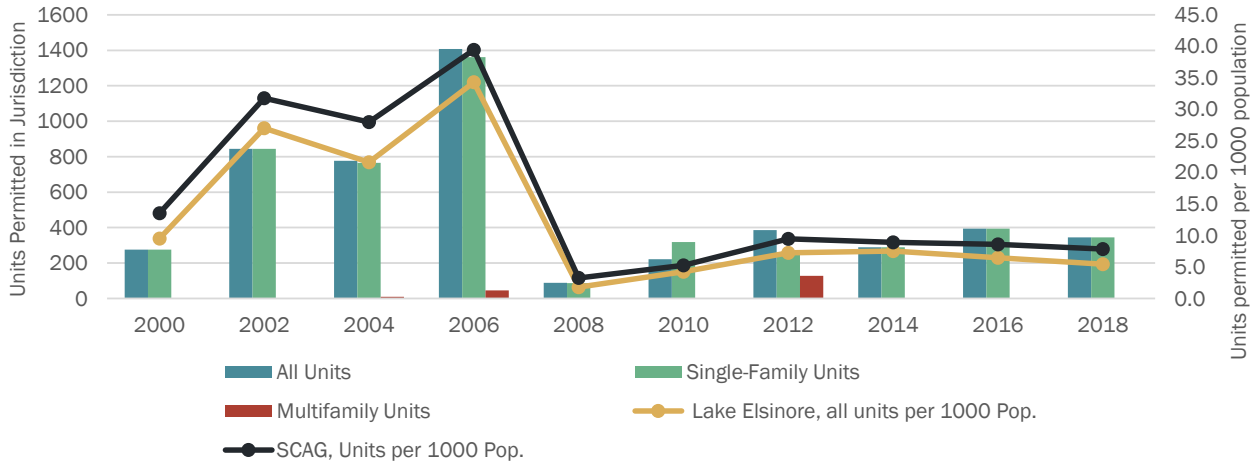
Median Home Sales Price for Existing Homes



SCAG Local Profiles, Core Logic/Data Quick. SCAG median home sales price calculated as household-weighted average of county medians.

Between 2000 and 2018, median home sales prices in Lake Elsinore increased 154% while prices in the SCAG region increased 151%. 2018 median home sales prices in Lake Elsinore were $379,000 and the highest experienced since 2000 was $422,250 in 2006. Prices in Lake Elsinore have ranged from a low of 56.2% of the SCAG region median in 2008 and a high of 78.7% in 2005.

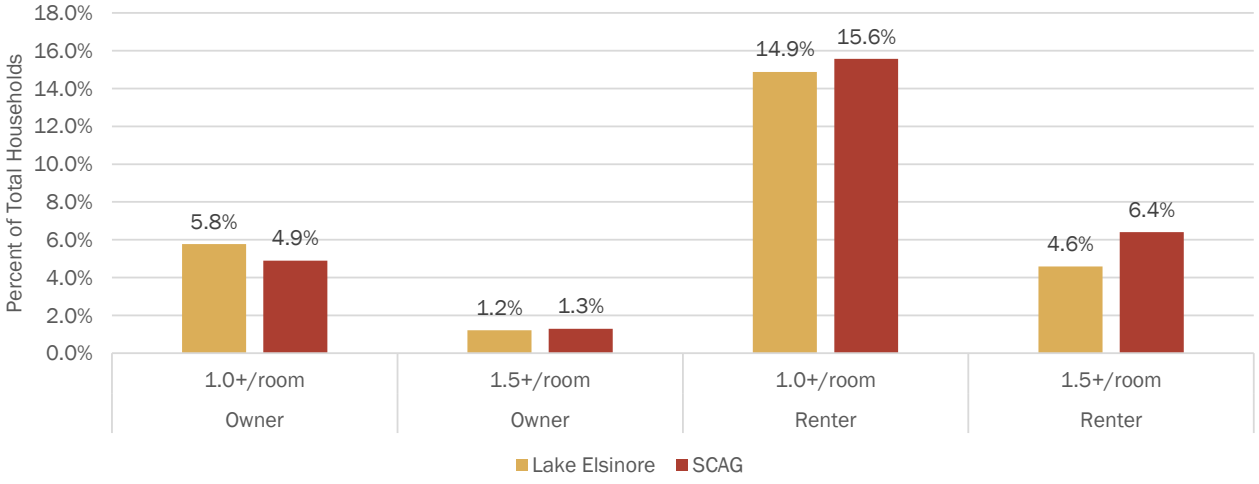
Housing Units Permitted



Core Logic/Data Quick. Additional detail available in SCAG 2019 Local Profiles. SCAG median home sales price calculated as household-weighted average of county medians.

VI. OVERPAYMENT AND OVERCROWDING

Crowding by Extent and Tenure



American Community Survey 2014-2018 5-year estimates.

In Lake Elsinore, 637 owner-occupied and 883 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 133 owner-occupied households and 272 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

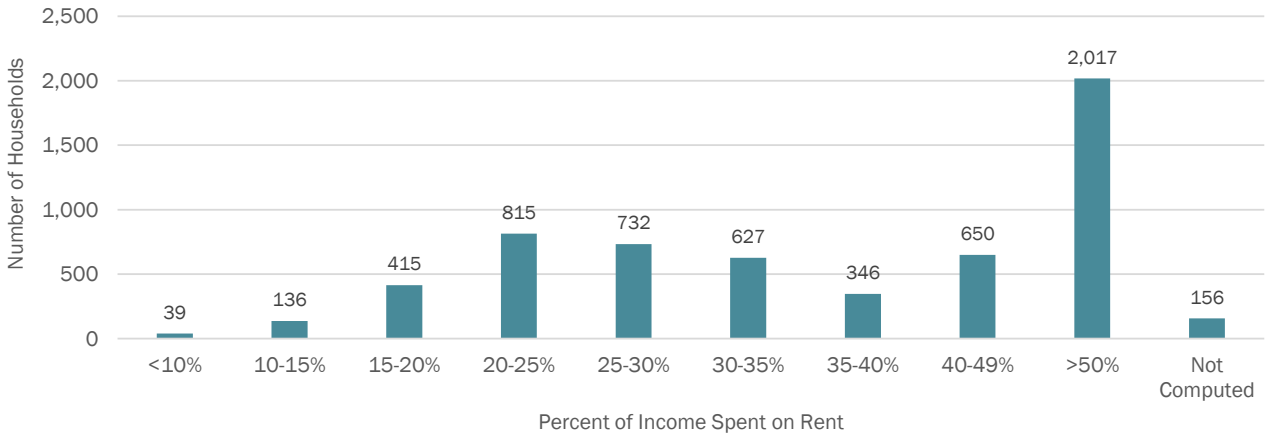
Cost Burden by Income

	Households by Share of Income Spent on Housing Cost:		
Income	< 30%	30-50%	> 50%
< 30% HAMFI	174	79	1,250
30-50% HAMFI	183	463	700
50-80% HAMFI	1,080	1,139	689
80-100% HAMFI	730	723	330
> 100% HAMFI	6,970	1,319	70
Total Households	*9,137*	*3,723*	*3,039*

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

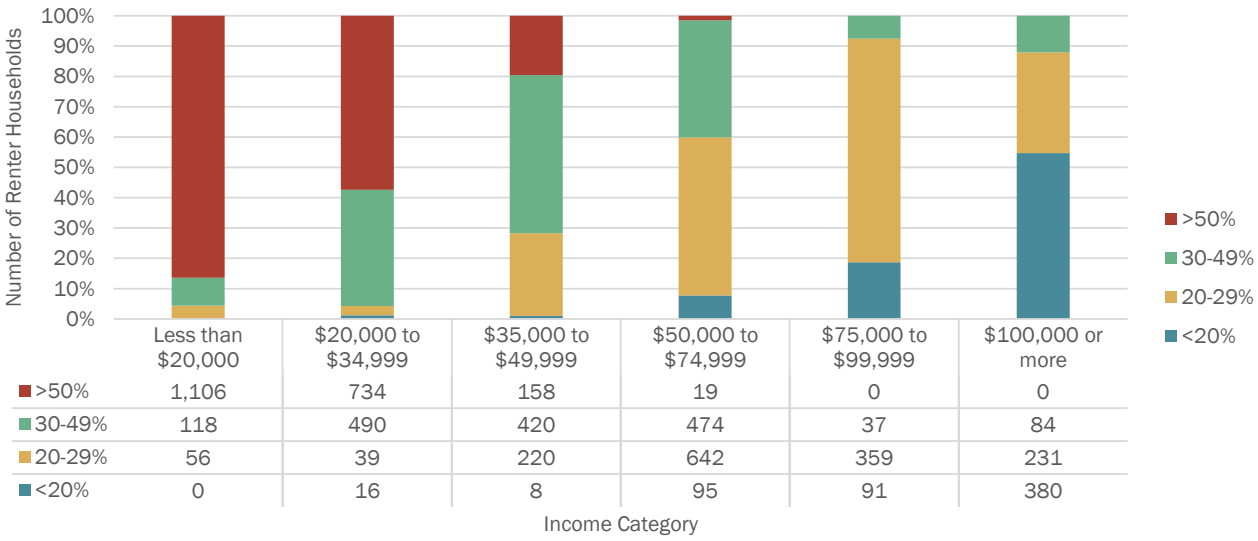
Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with 30% a usual threshold for 'cost burden' and 50% the threshold for 'severe cost burden.' However, a lower-income household spending the same percent of income on housing as a higher-income household will likely experience more true 'cost burden.' These data indicate the number of households in Lake Elsinore by their income relative to the surrounding area and their share of income spent on housing.

Spending on Rent



Across Lake Elsinore's 5,933 renter households, 3,640 (61.4%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 2,017 renter households in Lake Elsinore (34%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Spending on Rent by Income



	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 or more
>50%	1,106	734	158	19	0	0
30-49%	118	490	420	474	37	84
20-29%	56	39	220	642	359	231
<20%	0	16	8	95	91	380

Income Category

American Community Survey 2014-2018 5-year estimates.

While the previous table breaks down cost burden by area-relative income, the ACS also allows for the analysis of Lake Elsinore's 5,777 renter households (for which income data are available) by spending on rent by income bracket (dollar amounts). As one might expect, the general trend is that low-income households spend a higher share of income on housing (e.g. over 50%) while high-income households are more likely to spend under 20% of income on housing.

Household Income by (Cash) Rent



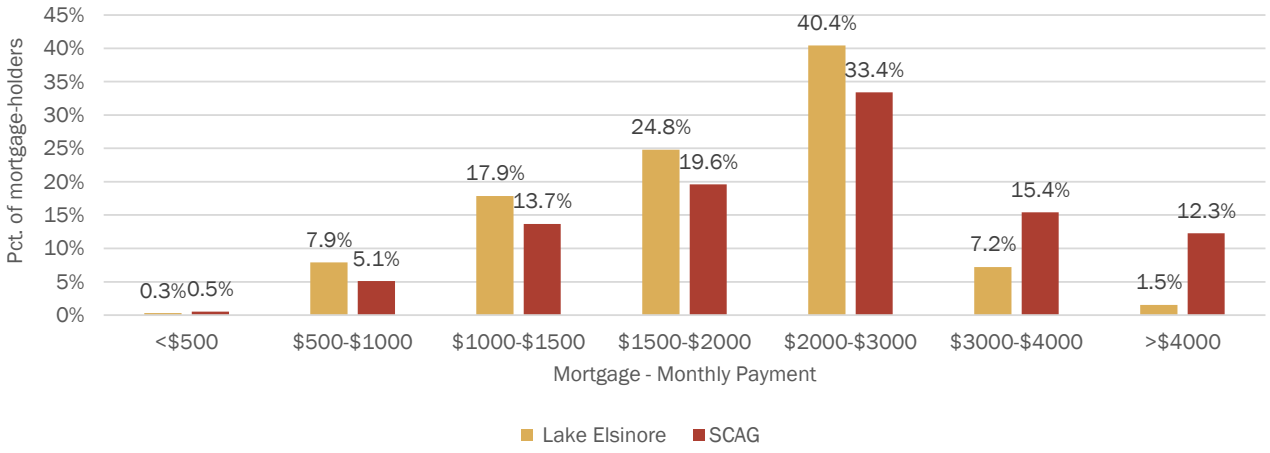
	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 or more
>$2000/mo.	325	128	70	105	99	335
$1500-2000/mo.	199	239	207	425	225	252
$1000-1500/mo.	272	535	360	626	147	100
$500-1000/mo.	312	339	169	74	16	8
<$500/mo.	215	38	0	0	0	0

Income

American Community Survey 2014-2018 5-year estimates.

Lake Elsinore renter households' cash rent paid can be broken down by household incomes. As one might expect, the general trend is that lower-income households spend less on rent while higher-income households spend more on rent, though this may not be universally true. Rent categories range from <$500/month (4.3% of Lake Elsinore renters) to >$2000/month (18.2% of Lake Elsinore renters). The most common rent category in Lake Elsinore is $1000-1500/month with 35.1% of renters.

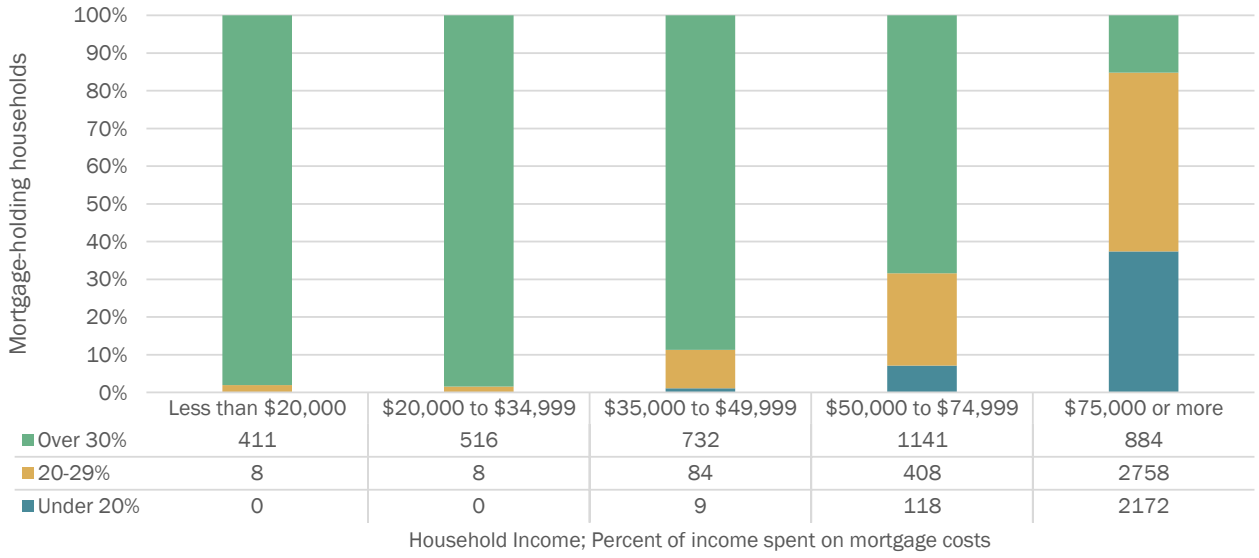
Monthly Owner Costs for Mortgage Holders



American Community Survey 2014-2018 5-year estimates.

While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 65% of Lake Elsinore and 52.5% of the SCAG region. The most commonly occurring mortgage payment in Lake Elsinore is $2000-$3000/month and the most commonly occuring mortgage payment in the SCAG region is $2000-$3000/mo.

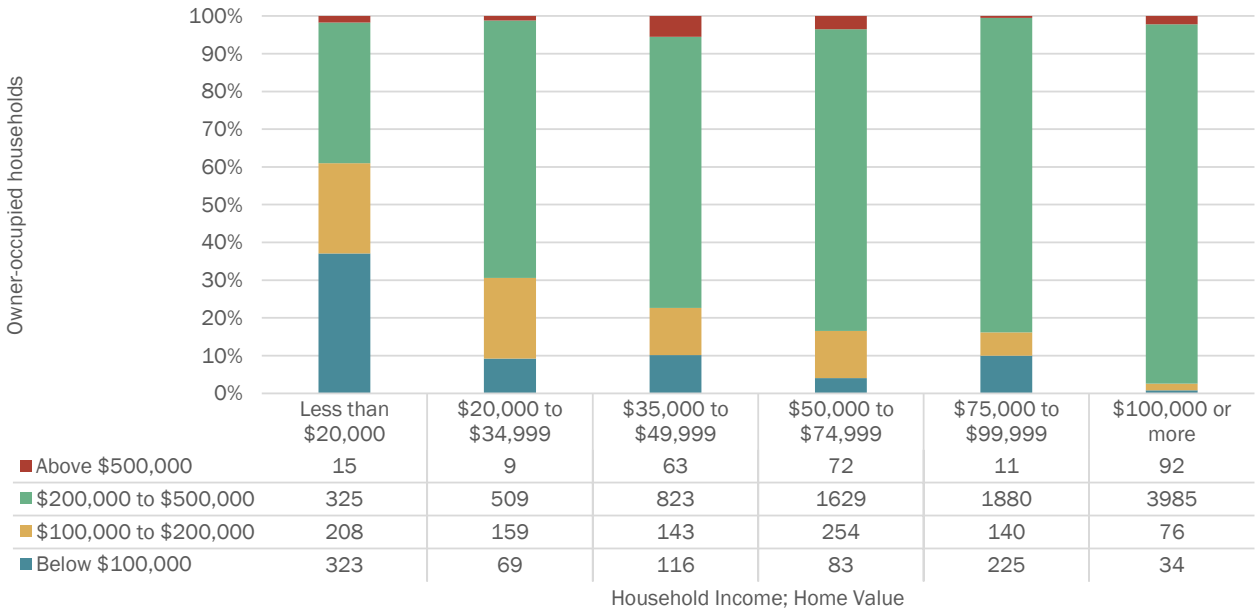
Costs for Mortgage Holders by Income



	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 or more
Over 30%	411	516	732	1141	884
20-29%	8	8	84	408	2758
Under 20%	0	0	9	118	2172

Mortgage-holding households in Lake Elsinore can be broken down by income and the percentage of income spent on mortgage costs. As one might expect, the general trend is that lower-income households spend a higher share of income on housing costs, while high-income households may spend a lower share of income on housing.The income category most prevalent amongst Lake Elsinore mortgage-holding households is $75,000 or more (5,814 households) and the most prevalent share of income spent on mortgage costs is over 30% (3,684 households).

Household Income by Home Value (for owned units)



	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 or more
Above $500,000	15	9	63	72	11	92
$200,000 to $500,000	325	509	823	1629	1880	3985
$100,000 to $200,000	208	159	143	254	140	76
Below $100,000	323	69	116	83	225	34

Another approach to evaluating the relationship between housing and income is to compare incomes and home values in Lake Elsinore. The most commonly-occuring income category amongst owner households in Lake Elsinore is $100,000 or more (4,187 households) and the most commonly-occuring home value category is $200,000 to $500,000 (9,151 households).

Extremely Low Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	7,444	560	7.5%
Black, non-Hispanic	820	140	17.1%
Asian and other, non-Hispanic	1,198	119	9.9%
Hispanic	6,580	805	12.2%
TOTAL	**16,042**	**1,624**	**10.1%**
Renter-occupied	6,100	1,115	18.3%
Owner-occupied	9,945	510	5.1%
TOTAL	**16,045**	**1,625**	**10.1%**

HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.

Housing the extremely-low income population (below 30% of area median income) can be especially challenging. HUD's CHAS dataset provides a wealth of information on such households in Lake Elsinore. The above table provides a breakdown of extremely low income households by race and ethnicity. The race/ethnicity with the highest share of extremely-low income households in Lake Elsinore is Black, non-Hispanic (17.1% compared to 10.1% of total population). In the SCAG region, the highest share of extremely-low income households is Black, non-Hispanic (27.1% compared to 17.7% of total households).

VII. ASSISTED UNITS AT RISK OF CONVERSION

Assisted Units at Risk of Conversion

Risk Level	Definition:	Low-income units in jurisdiction	Percent of county's low-income units
Very High	At-risk of converting to market rate within the next year	0	0%
High	At-risk of converting to market rate in the next 1-5 years	0	0%
Moderate	At-risk of converting to market rate in the next 5-10 years	0	0%
Low	At-risk of converting to market rate in the next 10 or more years and/or are owned by a large/stable non-profit, mission-driven developer.	644	100%
TOTAL		**644**	**100%**

California Housing Partnership, July 2020. Includes HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aformentioned financing sources may not be included.

The California Housing Partnership (CHP) provides data on assisted housing units and assesses the level of risk to converting to market rate. These data identify homes without a known overlapping subsidy that would extend affordability beyond the indicated timeframe and unless otherwise noted are not owned by a large/stable non-profit, mission-driven developer. Detailed 2019 data can be found in SCAG's RHNA data appendix at http://scag.ca.gov/programs/Documents/RHNA/SCAG-Final-RHNA-Data-Appendix-030520.pdf. Complete, updated data can be requested from CHP through Danielle Mazzella, Preservation & Data Manager (dmazzella@chpc.net)

VIII. REGIONAL HOUSING NEEDS ALLOCATION

Final 6th Cycle Regional Housing Needs Allocation for Lake Elsinore:

	Units
Very-Low Income (<50% of AMI)	1,878
Low Income (50-80% of AMI)	1,099
Moderate Income (80-120% of AMI)	1,134
Above Moderate Income (>120% of AMI)	2,570
TOTAL	**6,681**

SCAG, 2021. Based on SCAG's 6th cycle FInal RHNA Allocation, adopted March 2021. Please note that for the housing element update, local jurisdictions will have to consider extremely low income (ELI) households as well. ELI housing needs may be calculated either by using Census data or simply assuming that 50 percent of the very low income households qualify as extremely low income households.

MAJOR DATA SOURCES USED

	DESCRIPTION	FOR MORE INFORMATION, PLEASE SEE
ACS	American Community Survey 2014-2018 5-year estimates	www.data.census.gov
DOF	CA DOF E-5 Population and Housing Unit Estimates	www.dof.ca.gov/forecasting/demographics/
CHAS	HUD CHAS, 2012-2016	www.huduser.gov/portal/datasets/cp.html
CA DDS	California Department of Developmental Services	www.dds.ca.gov/transparency/
SCAG LOCAL PROFILES	Including Construction Industry Research Board (CIRB) and Core Logic/DataQuick	www.scag.ca.gov/DataAndTools/Pages/LocalProfiles.aspx



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