SCAG

INNOVATING FOR A BETTER TOMORROW

PRE-CERTIFIED

LOCAL HOUSING DATA

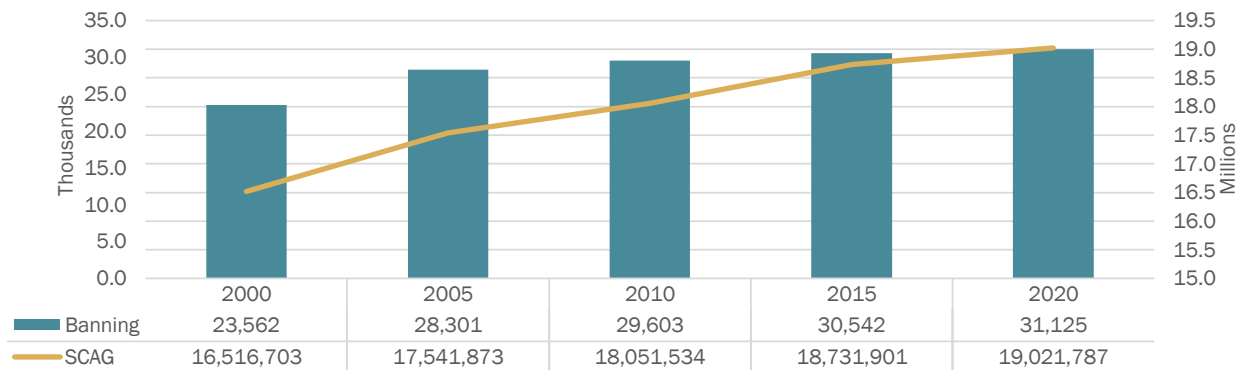FOR THE CITY OF **BANNING**

AUGUST 2020

TABLE OF CONTENTS

Pre-Certified Local Housing Data for Banning

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 Banning 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
Banning	23,562	28,301	29,603	30,542	31,125
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

Banning has a 2020 total population of 31,125 including 1,365 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Banning from 2000 to 2020. Over this period Banning had an annual growth rate of 1.4% compared to 0.7% for the region.

Current Population by Age and Sex
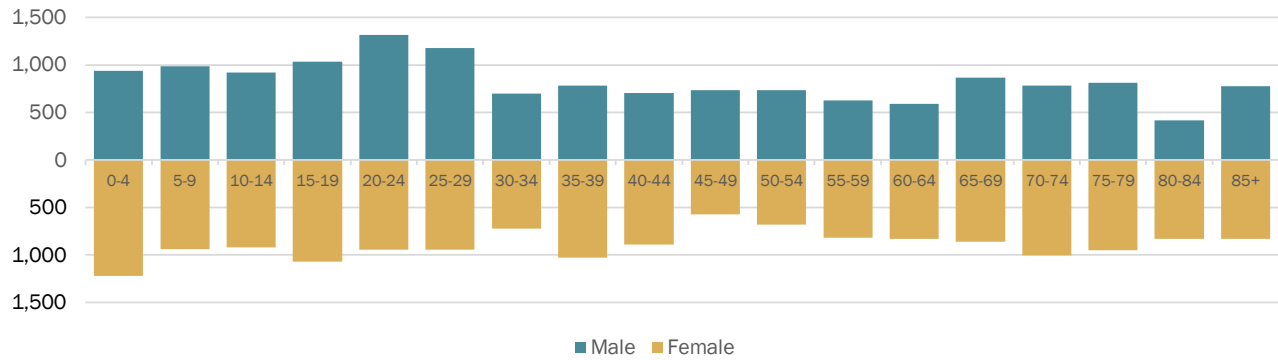
American Community Survey 2014-2018 5-year estimates

The population of Banning is 48.1% male and 51.9% female. The share of the population of Banning which is under 18 years of age is 23.4%, which is higher than the regional share of 23.4%. Banning's seniors (65 and above) make up 26.3% of the population, which is higher than the regional share of 13%.

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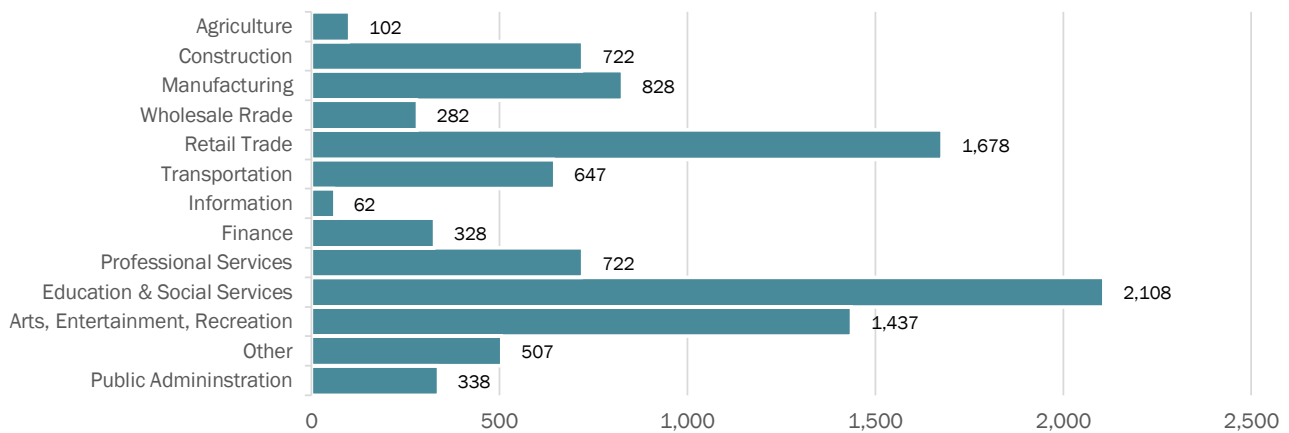
American Community Survey 2014-2018 5-year estimates using groupings of 2-digit NAICS codes.

Banning has 9,761 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 2,108 employees (21.6% of total) and the second most prevalent industry is Retail trade with 1,678 employees (17.2% of total).

Employment by Occupation

	Management	Services	Sales	Natural Resources	Production
■ Banning	19.4%	24.4%	26.5%	11.7%	18.1%
■ SCAG	34.2%	19.6%	22.8%	8.8%	14.6%
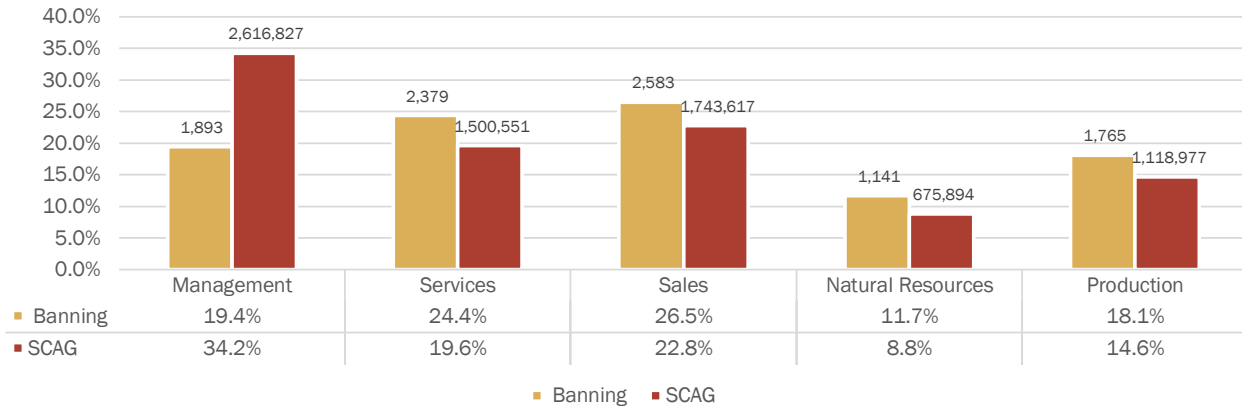
American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.

In addition to understanding the industries in which the residents of Banning work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Banning is Sales, in which 2,583 (26.5% of total) employees work. The second-most prevalent type of work is in Services, which employs 2,379 (24.4% of total) in Banning.

Farmworkers

Farmworkers by Occupation:

| Banning	Percent of total Banning workers:	SCAG Total	
55	0.56%	57,741	Total jobs: Farming, fishing, and forestry occupations
39	0.65%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

Employment in the Agricultural Industry:

Banning	Percent of total Banning workers:	SCAG Total	
102	1.04%	73,778	Total in agriculture, forestry, fishing, and hunting
86	1.43%	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.
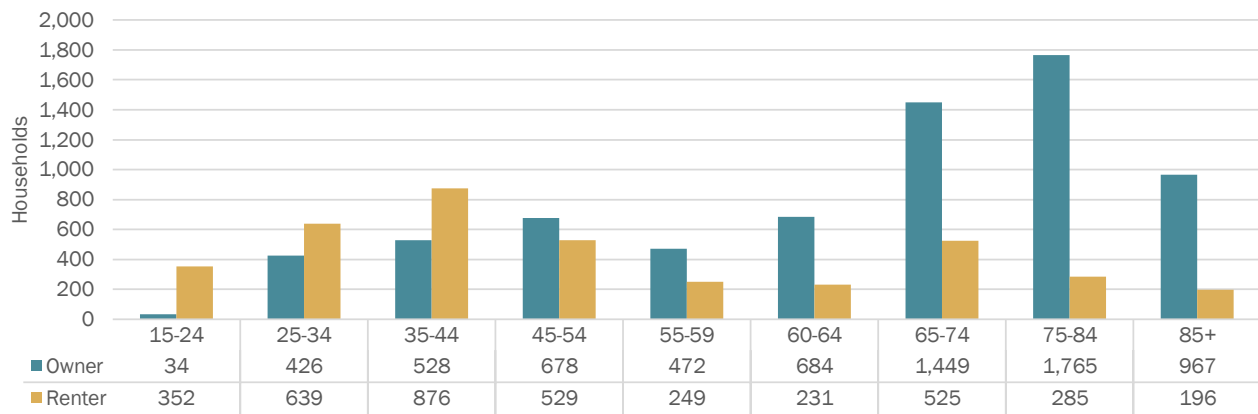
Housing Tenure
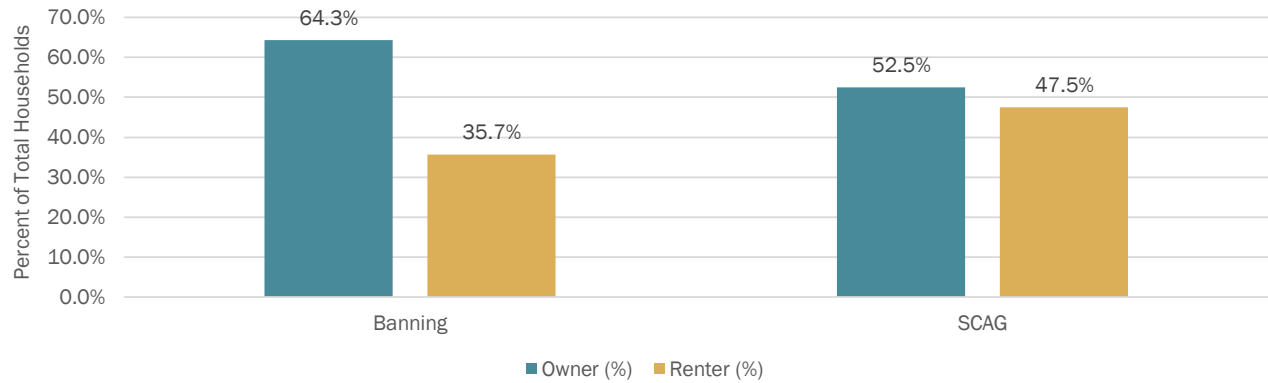
American Community Survey 2014-2018 5-year estimates.

Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. Banning's housing stock consists of 10,885 total units, 7,003 of which are owner-occupied and 3,882 of which are renter-occupied. The share of renters in Banning 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	34	426	528	678	472	684	1,449	1,765	967
Renter	352	639	876	529	249	231	525	285	196

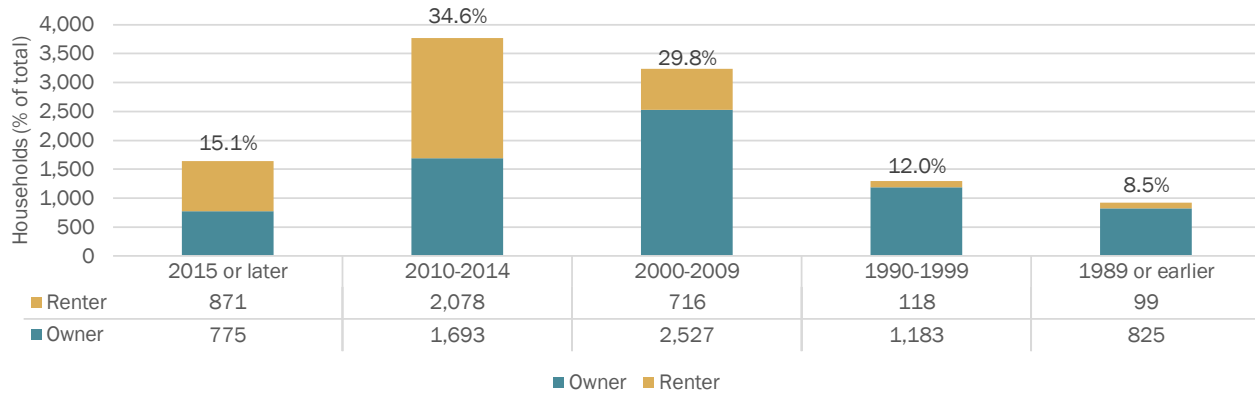*American Community Survey 2014-2018 5-year estimates.*

In many places, housing tenure varies substantially based on the age of the householder. In Banning, the age group where renters outnumber owners the most is 15-24 (by 82.4%). The age group where owners outnumber renters the most is 75-84 (by 72.2%).

Housing Tenure by Year Moved to Current Residence

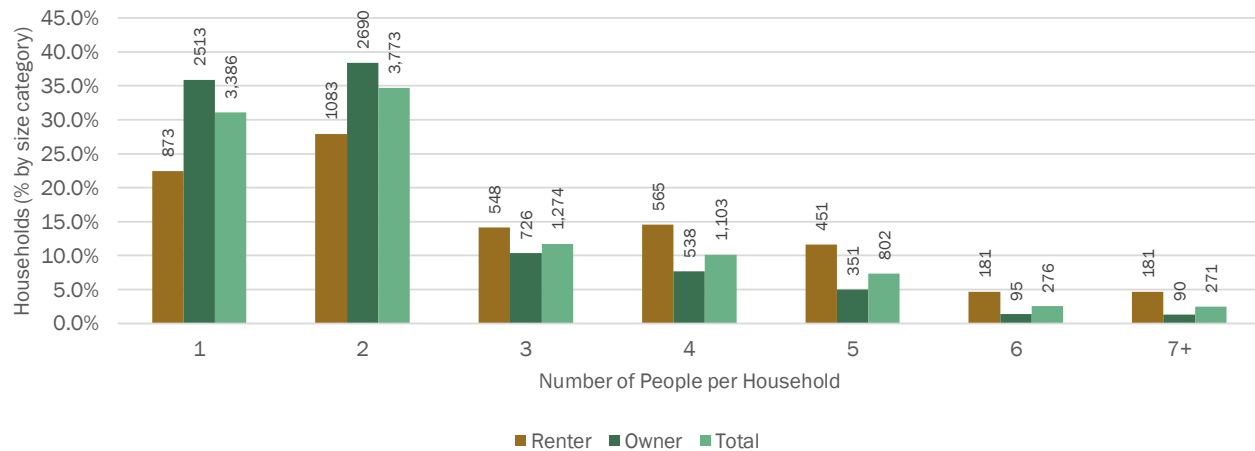|	2015 or later	2010-2014	2000-2009	1990-1999	1989 or earlier
Renter	871	2,078	716	118	99
Owner	775	1,693	2,527	1,183	825

Owner *Renter*

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 Banning, the period during which most people started living in their current residence was 2010-2014 (34.6%) followed by 2000-2009 (29.8%).

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

Households by Household Size

Number of People per Household

	1	2	3	4	5	6	7+
Renter	873	1083	548	565	451	181	181
Owner	2513	2690	726	538	351	95	90
Total	3,386	3,773	1,274	1,103	802	276	271

Renter *Owner* *Total*

American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in Banning for owners, renters, and overall. The most commonly occuring household size is of two people (34.7%) and the second-most commonly occuring household is of one person (31.1%). Banning has a higher share of single-person households than the SCAG region overall (31.1% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (2.5% vs. 3.1%).

Female Headed Households (FHH)
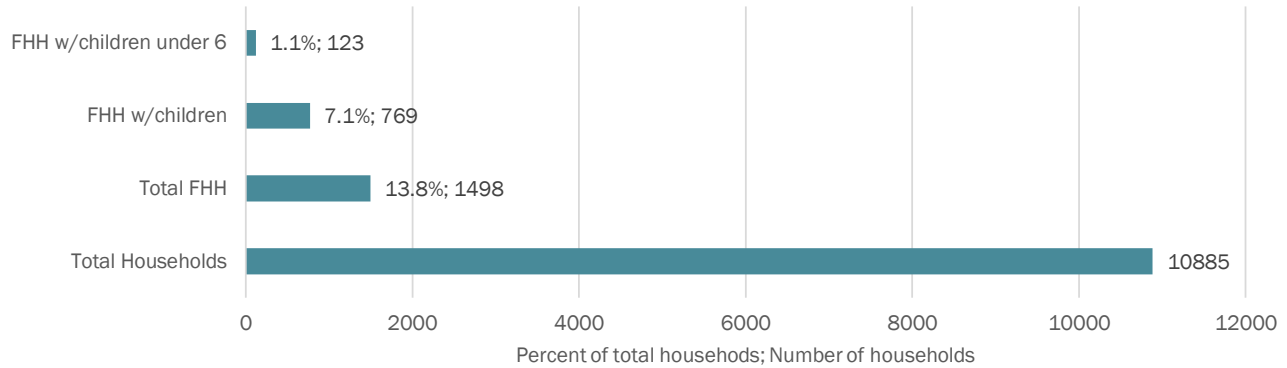
American Community Survey 2014-2018 5-year estimates.

Statute requires analysis of specialized housing needs, including female-headed households in an effort to ensure adequate childcare or job training services. Of Banning's 10,885 total households, 13.8% are female-headed (compared to 14.3% in the SCAG region), 7.1% are female-headed and with children (compared to 6.6% in the SCAG region), and 1.1% are female-headed and with children under 6 (compared to 1.0% in the SCAG region).

Households by Poverty Status
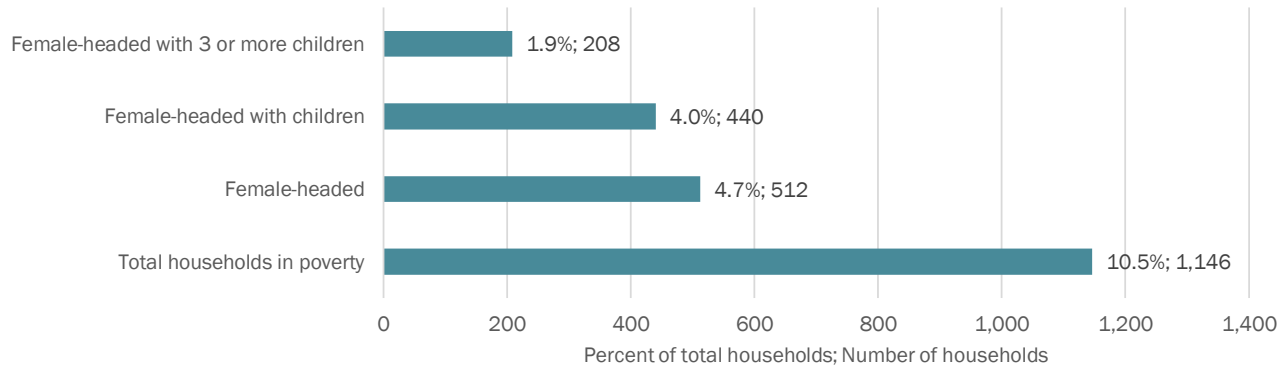
American Community Survey 2014-2018 5-year estimates.

10.5 percent of Banning'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	500	155	655	12.3%
	30-50% HAMFI	695	190	885	16.7%
	50-80% HAMFI	1,100	175	1,275	24.0%
	80-100% HAMFI	615	75	690	13.0%
	> 100% HAMFI	1,675	125	1,800	33.9%
	TOTAL	4,585	720	5,305	

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 Banning's 5,305 such households, 12.3% earn less than 30% of the surrounding area income, (comared to 24.2% in the SCAG region), 29% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

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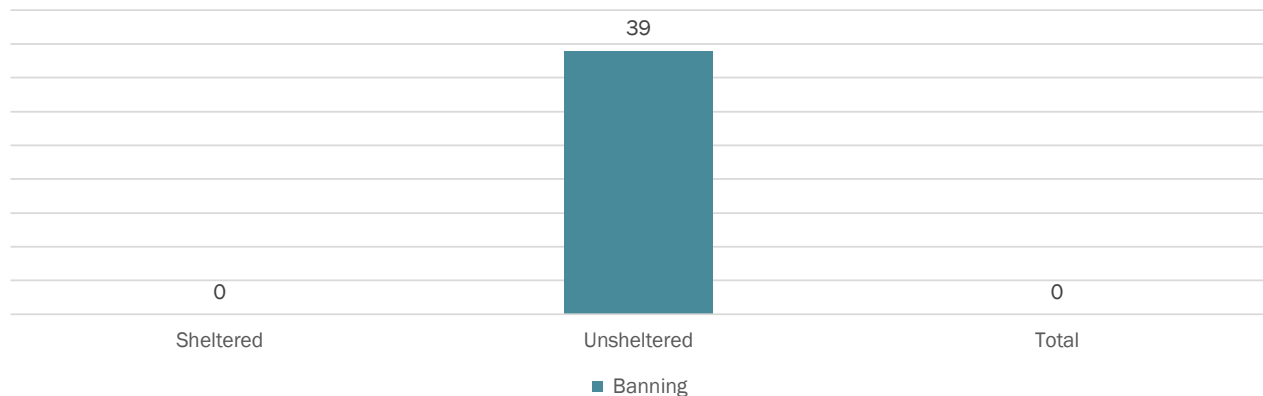
2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not avialable in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely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

#N/A

IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

Disability by Type
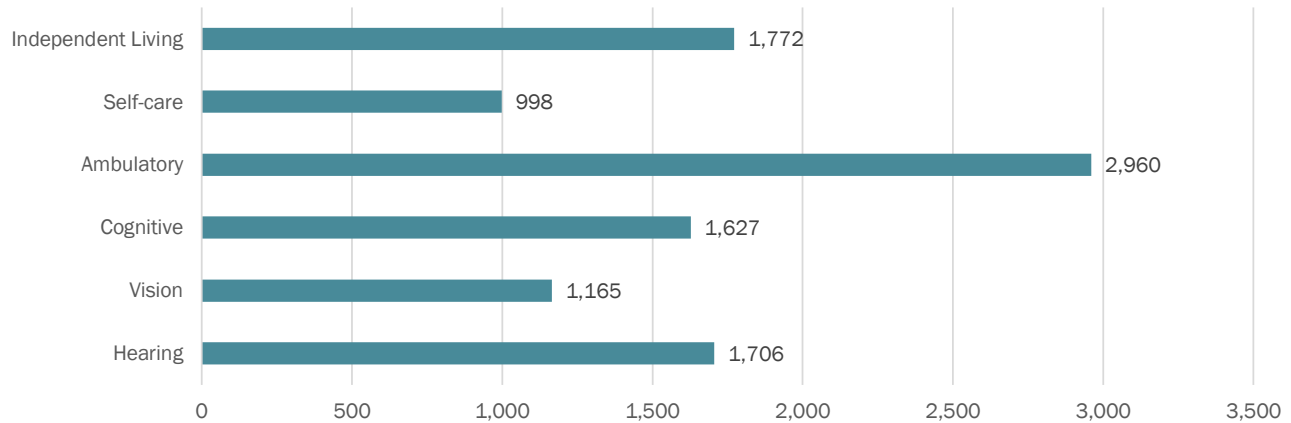
American Community Survey 2014-2018 5-year estimates.

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)
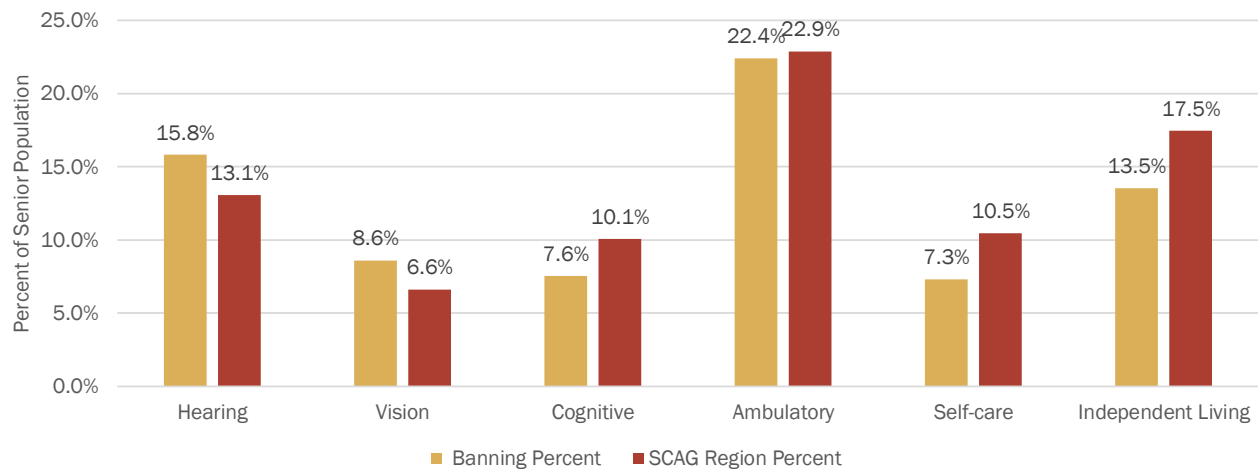
American Community Survey 2014-2018 5-year estimates.

In Banning, the most commonly occuring disability amongst seniors 65 and older was an ambulatory disability, experienced by 22.4% of Banning'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	619	32%	8,366	66%
Unemployed	73	4%	927	7%
Not in Labor Force	1,259	65%	3,394	27%
TOTAL	1,951		12,687	

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 Banning, 31.7% of the population with a disability is employed, compared to 65.9% of the non-disabled population.
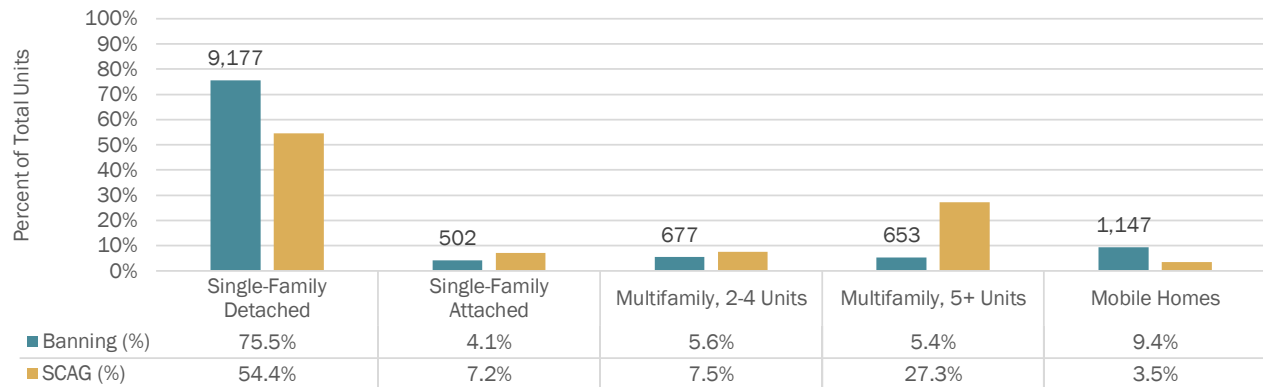
Developmental Disabilities

		Banning
By Residence:	Home of Parent/Family/Guardian	Unavailable
	Independent/Supported Living	Unavailable
	Community Care Facility	Unavailable
	Intermediate Care Facility	Unavailable
	Foster/Family Home	Unavailable
	Other	Unavailable
By Age:	0 - 17 Years	Unavailable
	18+ Years	Unavailable
TOTAL		0

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

	Single-Family Detached	Single-Family Attached	Multifamily, 2-4 Units	Multifamily, 5+ Units	Mobile Homes
Banning (%)	75.5%	4.1%	5.6%	5.4%	9.4%
SCAG (%)	54.4%	7.2%	7.5%	27.3%	3.5%

CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Banning, which has a total of 12,156 housing units. The most prevalent housing type in Banning is single-family detached with 9,177 units. The share of all single-family units in Banning is 79.6%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Banning, there are 11,087 occupied-units, which equates to a 8.8% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 2.684.
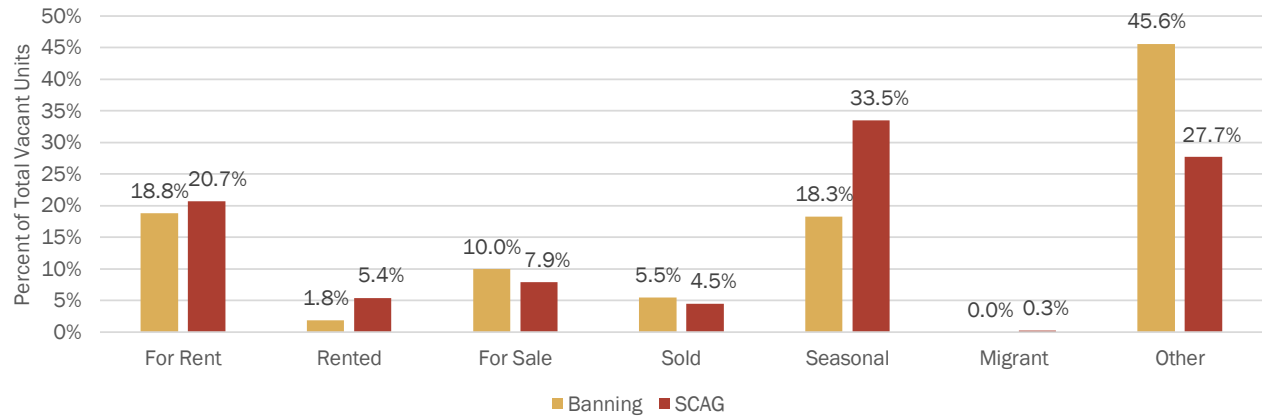
Housing Type Trend
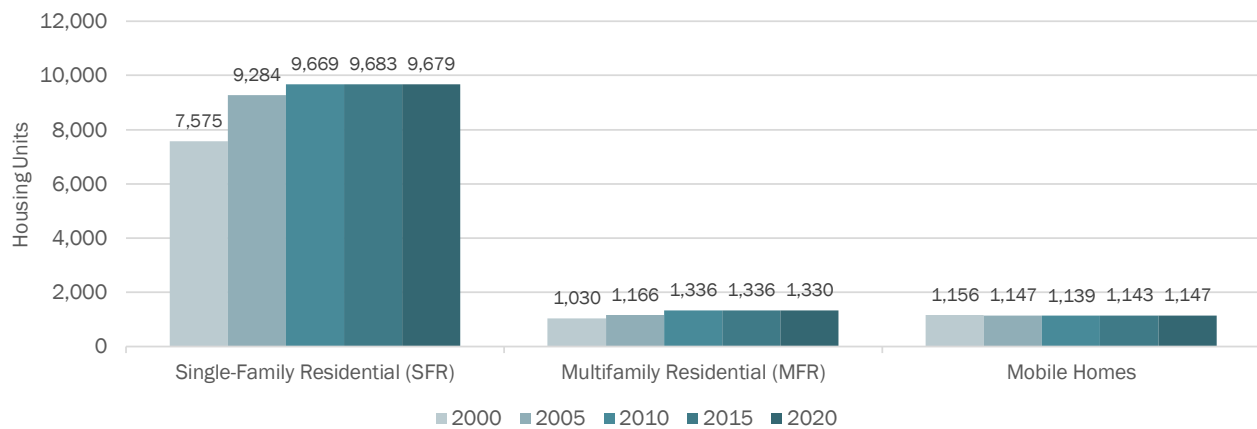
CA DOF E-5 Population and Housing Unit Estimates

Over the past two decades (2000-2020), there has been more construction of single-family residential units than multi-family residential units in Banning. When comparing 2000 to 2020, SFR units increased by 2,104, MFR units increased by 300, and mobile homes decreased by -9.
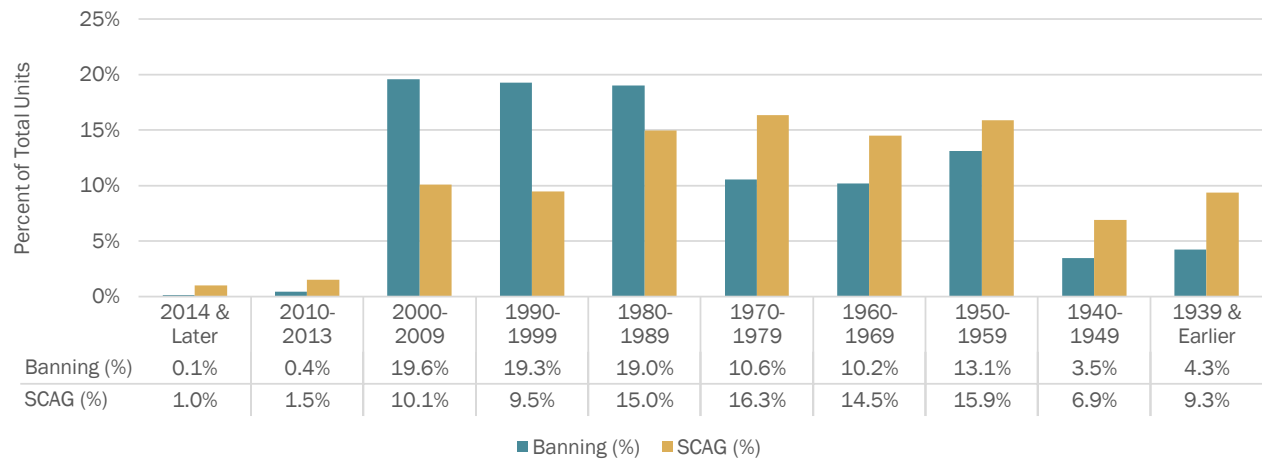
Vacant Units by Type

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
Banning (%)	0.1%	0.4%	19.6%	19.3%	19.0%	10.6%	10.2%	13.1%	3.5%	4.3%
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 Banning's housing units were built is 2000-2009, while in the SCAG region more units were built during 1970-1979 than any other period.
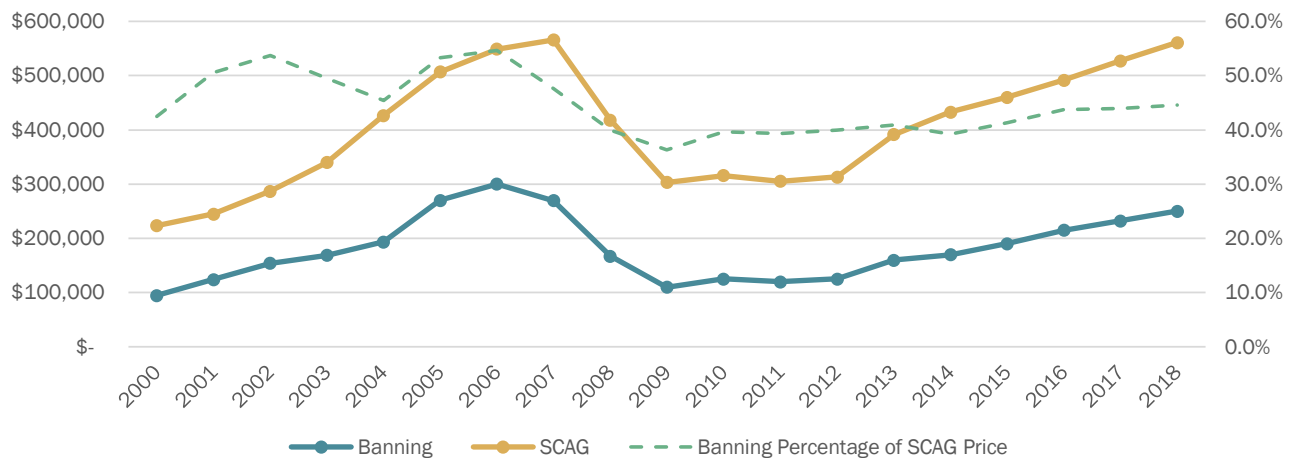
Substandard Housing

American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In Banning, 722 units lack telephone service, 61 units lack plumbing facilities, and 212 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 Banning increased 164% while prices in the SCAG region increased 151%. 2018 median home sales prices in Banning were $250,000 and the highest experienced since 2000 was $300,000 in 2006. Prices in Banning have ranged from a low of 36.3% of the SCAG region median in 2009 and a high of 54.6% in 2006.

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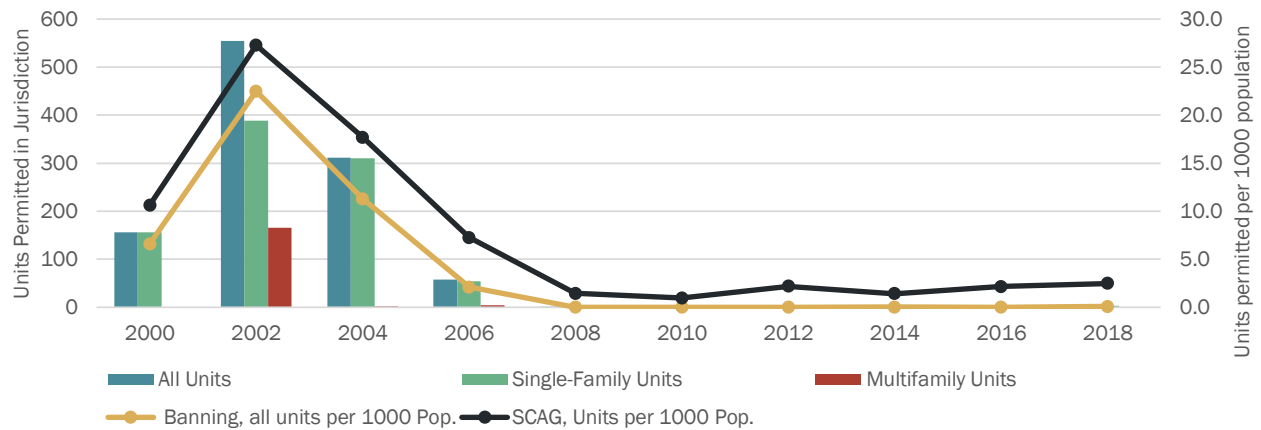
Core Logic/Data Quick. Additional detail available in SCAG 2019 Local Profiles. SCAG median home sales price calculated as household-weighted average of county medians.

VI. OVERPAYMENT AND OVERCROWDING

Crowding by Extent and Tenure
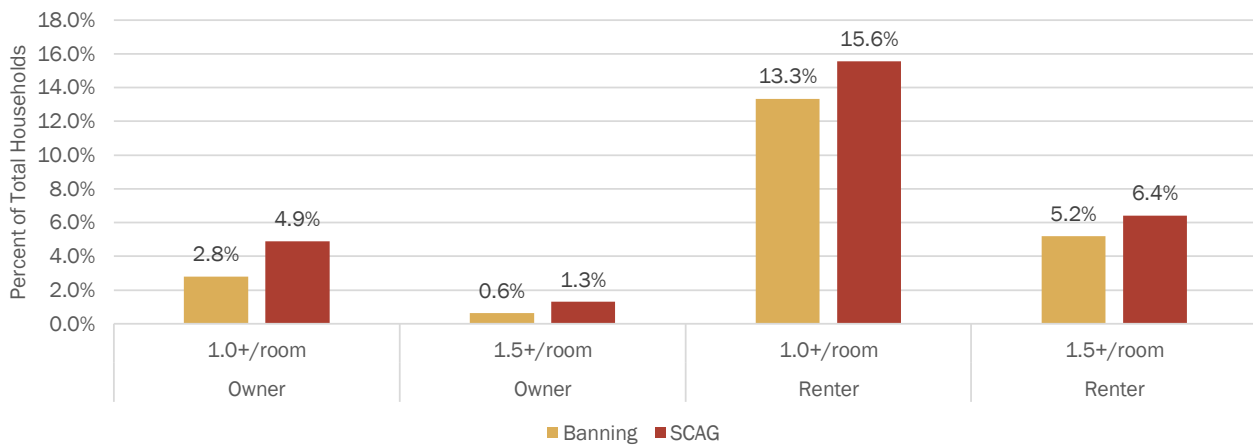
American Community Survey 2014-2018 5-year estimates.

In Banning, 196 owner-occupied and 518 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 44 owner-occupied households and 202 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	123	264	1,214
30-50% HAMFI	480	745	525
50-80% HAMFI	1,285	835	213
80-100% HAMFI	889	238	60
> 100% HAMFI	3,630	265	15
Total Households	6,407	2,347	2,027

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 Banning by their income relative to the surrounding area and their share of income spent on housing.

Spending on Rent
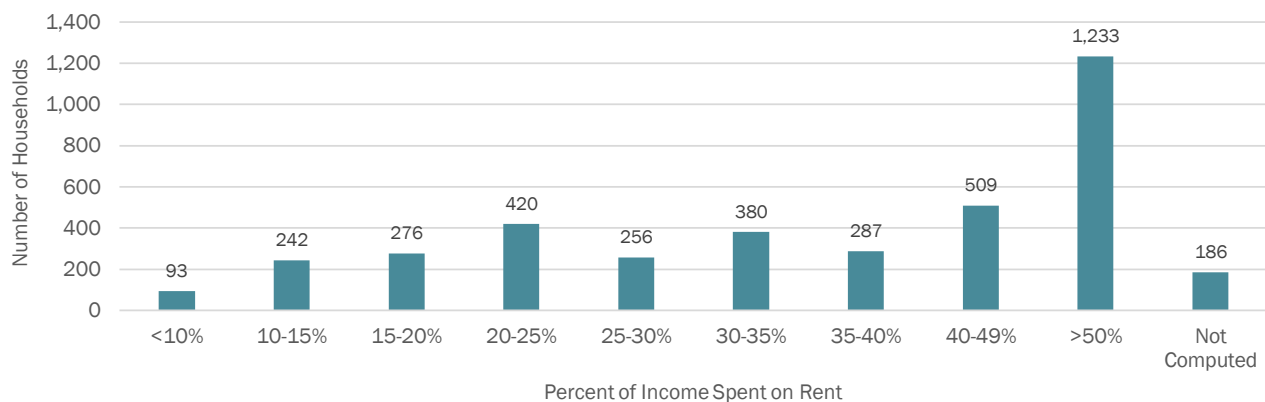
Across Banning's 3,882 renter households, 2,409 (62.1%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 1,233 renter households in Banning (31.8%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Spending on Rent by Income

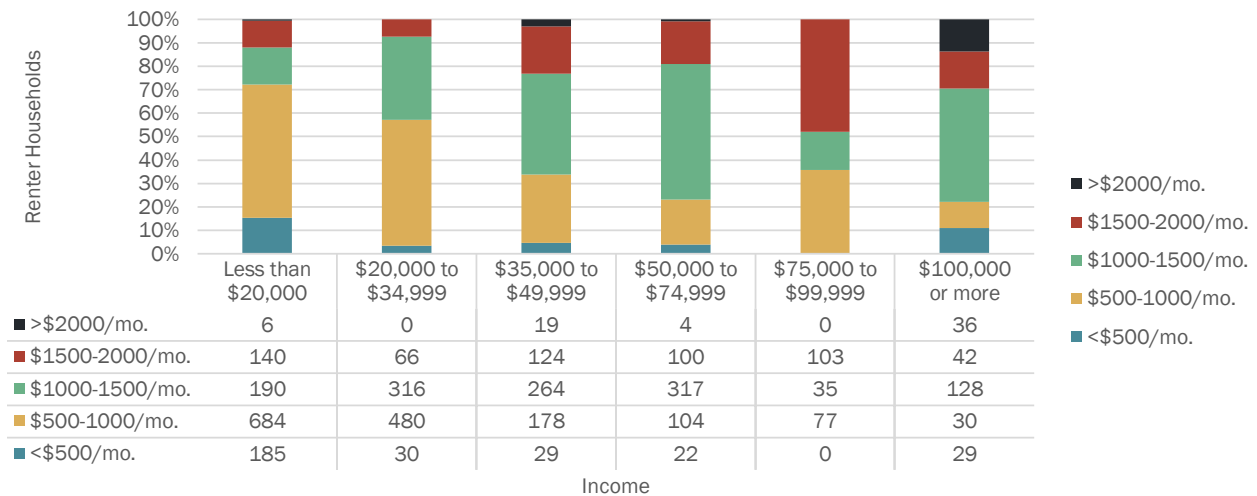|	Less than $20,000	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 or more
>50%	905	295	33	0	0	0
30-49%	187	480	382	127	0	0
20-29%	41	87	146	278	118	6
<20%	30	30	53	142	97	259
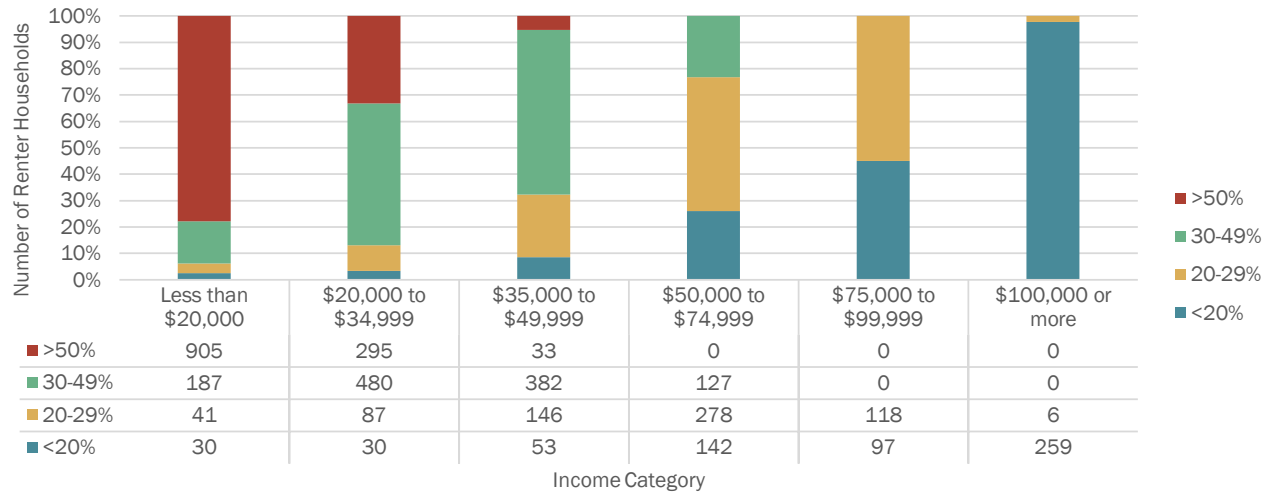
American Community Survey 2014-2018 5-year estimates.

While the previous table breaks down cost burden by area-relative income, the ACS also allows for the analysis of Banning's 3,696 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.	6	0	19	4	0	36
$1500-2000/mo.	140	66	124	100	103	42
$1000-1500/mo.	190	316	264	317	35	128
$500-1000/mo.	684	480	178	104	77	30
<$500/mo.	185	30	29	22	0	29

American Community Survey 2014-2018 5-year estimates.

Banning 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 (7.9% of Banning renters) to >$2000/month (1.7% of Banning renters). The most common rent category in Banning is $500-1000/month with 41.5% of renters.

Monthly Owner Costs for Mortgage Holders
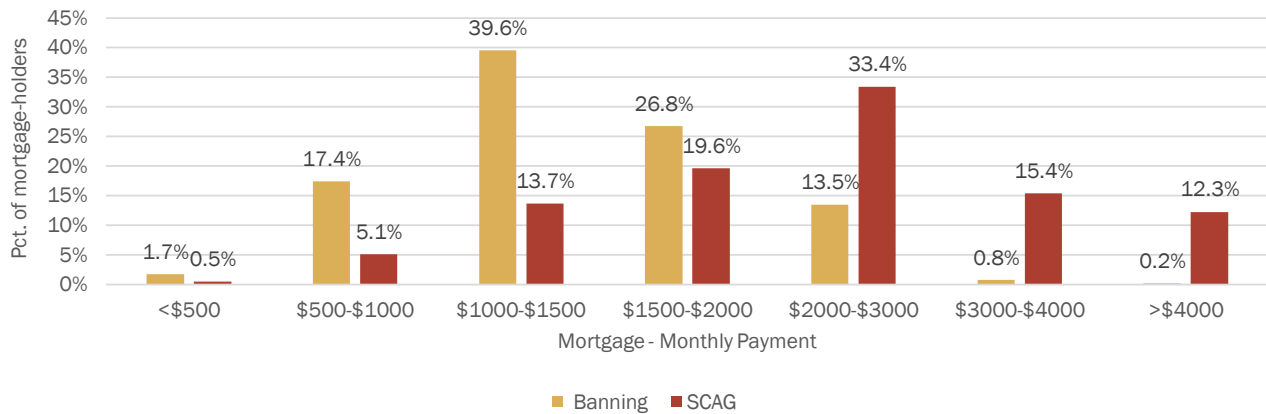
American Community Survey 2014-2018 5-year estimates.

While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 64.3% of Banning and 52.5% of the SCAG region. The most commonly occurring mortgage payment in Banning is $1000-$1500/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%	334	313	584	269	29
20-29%	0	0	161	273	479
Under 20%	0	20	41	130	745

Household Income; Percent of income spent on mortgage costs

Mortgage-holding households in Banning 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-inc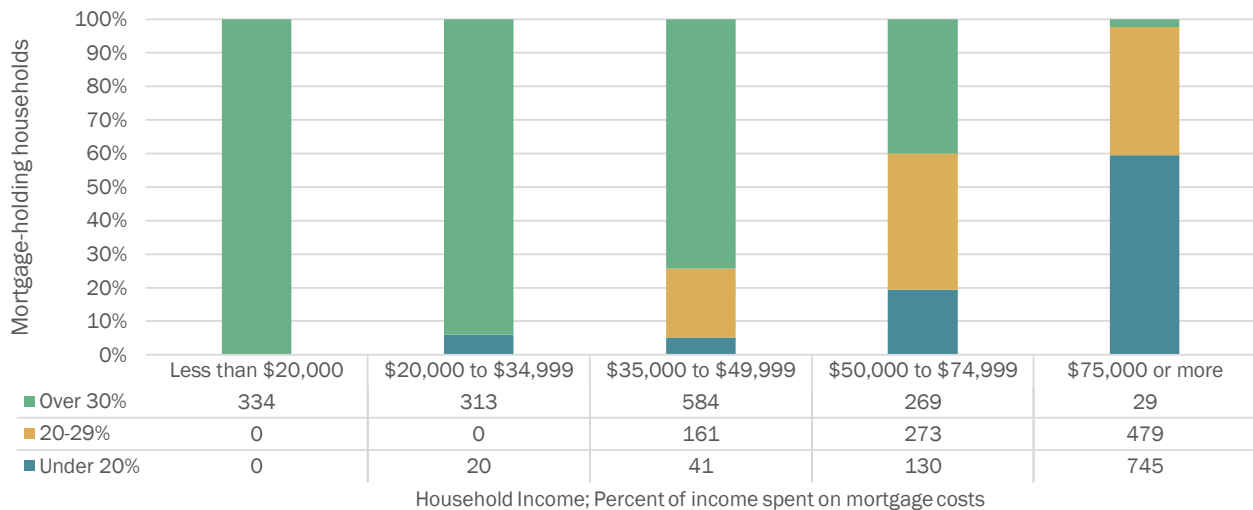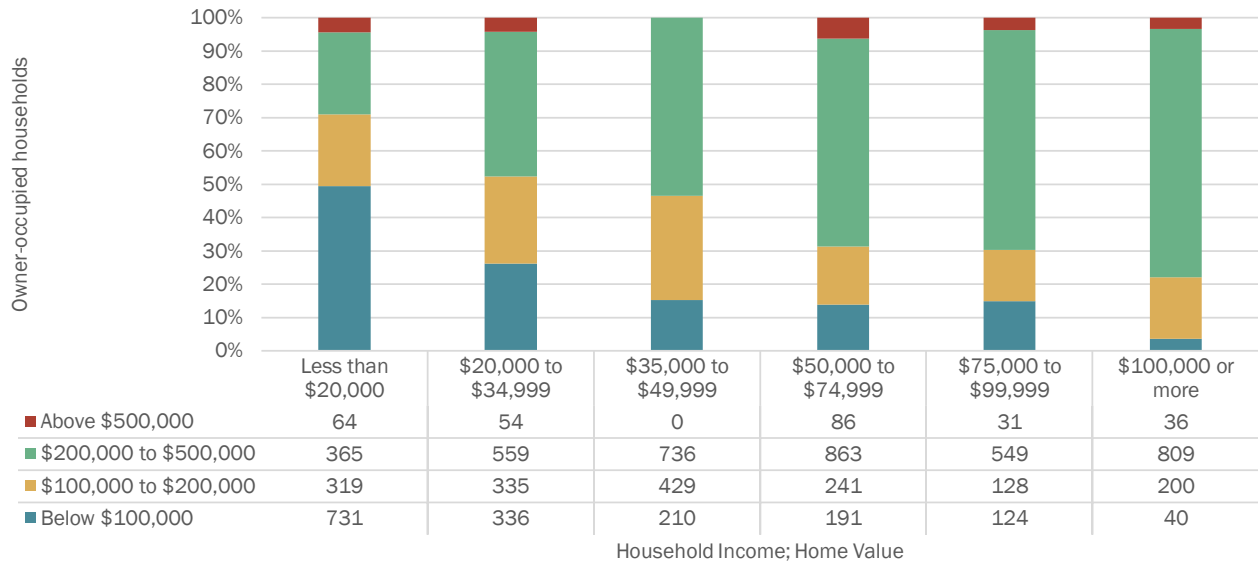ome households may spend a lower share of income on housing.The income category most prevalent amongst Banning mortgage-holding households is $75,000 or more (1,253 households) and the most prevalent share of income spent on mortgage costs is over 30% (1,529 households).

Household Income by Home Value (for owned units)

Household Income; Home Value	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	64	54	0	86	31	36
$200,000 to $500,000	365	559	736	863	549	809
$100,000 to $200,000	319	335	429	241	128	200
Below $100,000	731	336	210	191	124	40

Another approach to evaluating the relationship between housing and income is to compare incomes and home values in Banning. The most commonly-occuring income category amongst owner households in Banning is Less than $20,000 (1,479 households) and the most commonly-occuring home value category is $200,000 to $500,000 (3,881 households).

Extremely Low Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	6,305	705	11.2%
Black, non-Hispanic	818	229	28.0%
Asian and other, non-Hispanic	628	135	21.5%
Hispanic	3,209	694	21.6%
TOTAL	**10,960**	**1,763**	**16.1%**
Renter-occupied	3,855	935	24.3%
Owner-occupied	7,100	830	11.7%
TOTAL	**10,955**	**1,765**	**16.1%**

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 Banning. 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 Banning is Black, non-Hispanic (28% compared to 16.1% 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.	234	100%
TOTAL		234	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

6th Cycle Regional Housing Needs Allocation for Banning:

	Units
Very-Low Income (<50% of AMI)	315
Low Income (50-80% of AMI)	192
Moderate Income (80-120% of AMI)	279
Above Moderate Income (>120% of AMI)	882
TOTAL	1,668

SCAG, 2020. Estimate based on final adopted RHNA methodology (3/5/20). Final RHNA allocation will be issued following the conclusion of the RHNA appeals process in early 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

SCAG

INNOVATING FOR A BETTER TOMORROW

MAIN OFFICE
900 Wilshire Blvd., Suite 1700
Los Angeles, CA 90017
Tel: (213) 236-1800
www.scag.ca.gov

REGIONAL OFFICES

IMPERIAL COUNTY
1503 North Imperial Ave., Ste. 104
El Centro, CA 92243
Tel: (213) 236-1967

ORANGE COUNTY
OCTA Building
600 South Main St., Ste. 741
Orange, CA 92868
Tel: (213) 236-1997

RIVERSIDE COUNTY
3403 10th St., Ste. 805
Riverside, CA 92501
Tel: (951) 784-1513

SAN BERNARDINO COUNTY
1170 West 3rd St., Ste. 140
San Bernardino, CA 92410
Tel: (213) 236-1925

VENTURA COUNTY
4001 Mission Oaks Blvd., Ste. L
Camarillo, CA 93012
Tel: (213) 236-1960