



PRE-CERTIFIED

LOCAL HOUSING DATA

FOR THE CITY OF **CATHEDRAL CITY**

UPDATED APRIL 2021



TABLE OF CONTENTS

- I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS**
- II. SPECIALIZED HOUSEHOLD NEEDS: LARGE FAMILIES, SENIORS, AND FEMALE-HEADED HOUSEHOLDS**
- III. PEOPLE EXPERIENCING HOMELESSNESS**
- IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES**
- V. HOUSING STOCK CHARACTERISTICS**
- VI. OVERPAYMENT AND OVERCROWDING**
- VII. ASSISTED UNITS AT RISK OF CONVERSION**
- VIII. FINAL REGIONAL HOUSING NEEDS ALLOCATION**

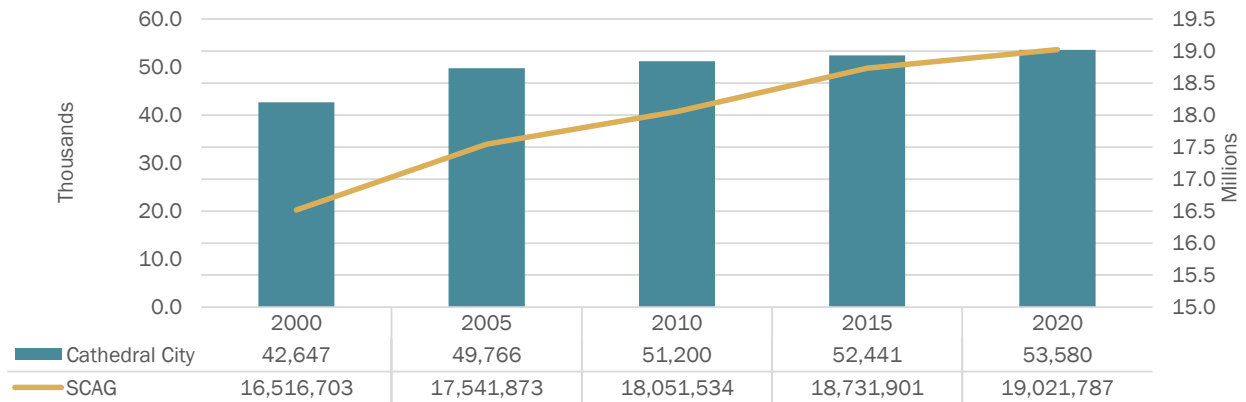
Pre-Certified Local Housing Data for Cathedral City

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 Cathedral City as a part of its 6th cycle housing element update. Data sources are noted below each table or figure.

I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS

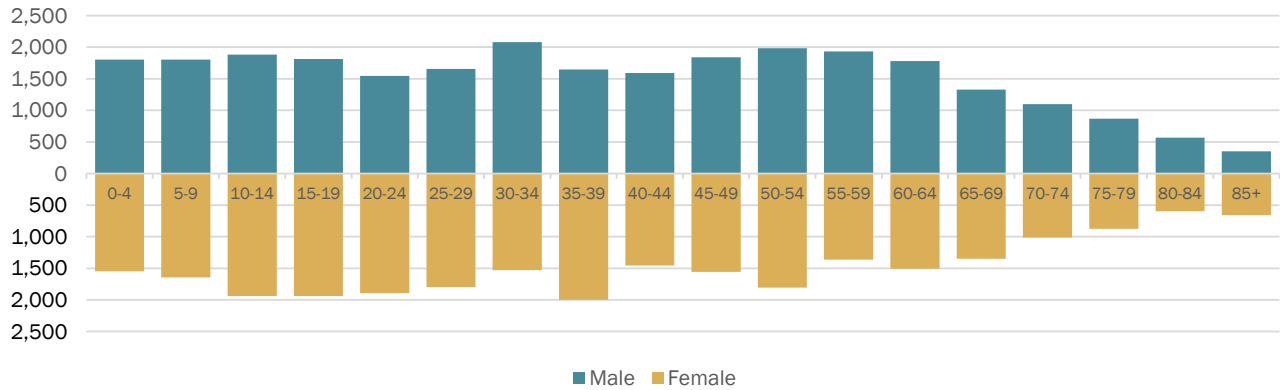
Population Trend, 2000-2020



CA DOF E-5 Population and Housing Unit Estimates

Cathedral City has a 2020 total population of 53,580 including 290 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Cathedral City from 2000 to 2020. Over this period Cathedral City had an annual growth rate of 1.1% compared to 0.7% for the region.

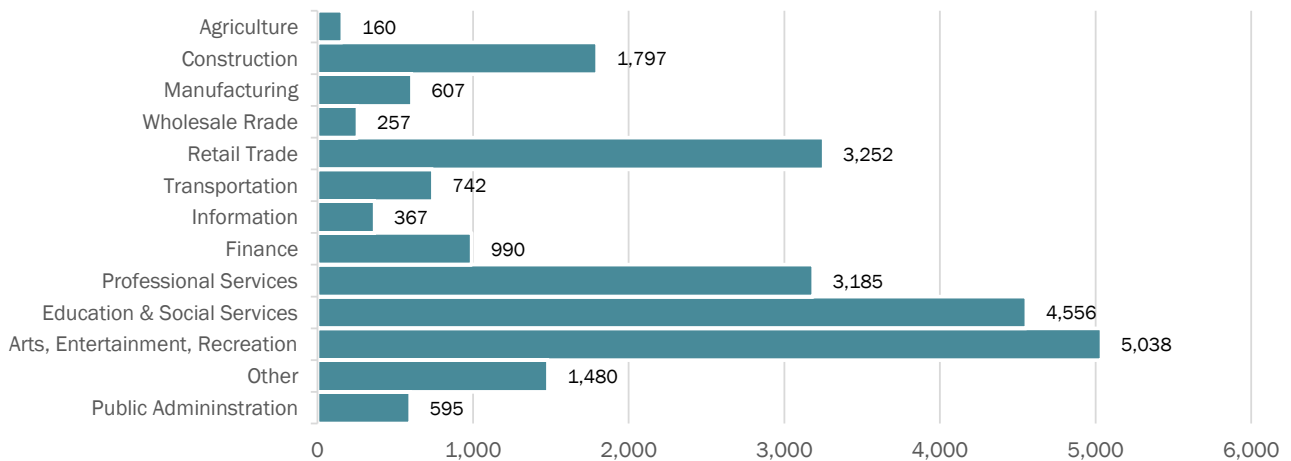
Current Population by Age and Sex



American Community Survey 2014-2018 5-year estimates

The population of Cathedral City is 51% male and 49% female. The share of the population of Cathedral City which is under 18 years of age is 24.2%, which is higher than the regional share of 23.4%. Cathedral City's seniors (65 and above) make up 16.1% of the population, which is higher than the regional share of 13%.

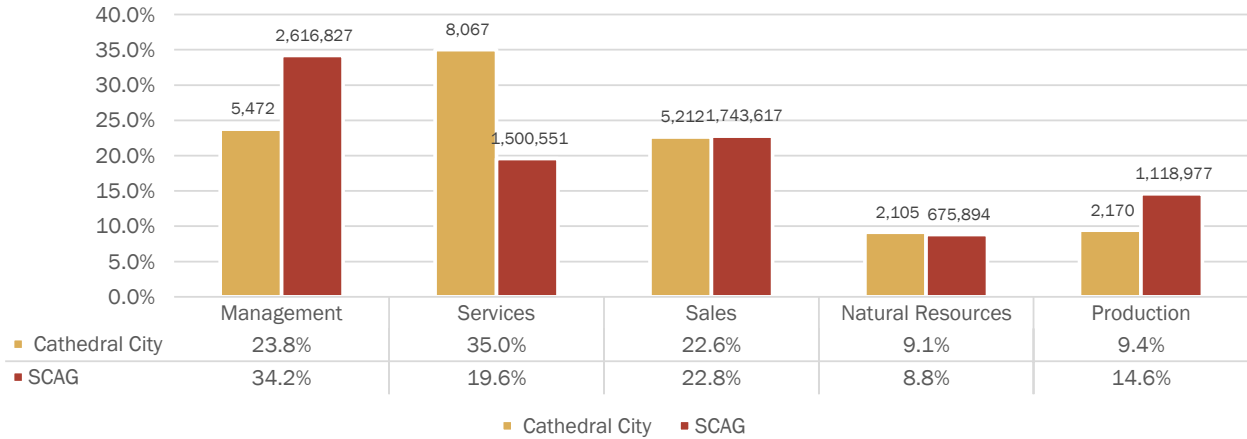
Employment by Industry



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

Cathedral City has 23,026 workers living within its borders who work across 13 major industrial sectors. The chart above provides detailed employment information. The most prevalent industry is Arts, Entertainment, Recreation with 5,038 employees (21.9% of total) and the second most prevalent industry is Education & Social Services with 4,556 employees (19.8% 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 Cathedral City work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Cathedral City is Services, in which 8,067 (35% of total) employees work. The second-most prevalent type of work is in Management, which employs 5,472 (23.8% of total) in Cathedral City.

Farmworkers

Farmworkers by Occupation:

Cathedral City	Percent of total Cathedral City workers:	SCAG Total	
85	0.37%	57,741	Total jobs: Farming, fishing, and forestry occupations
34	0.23%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

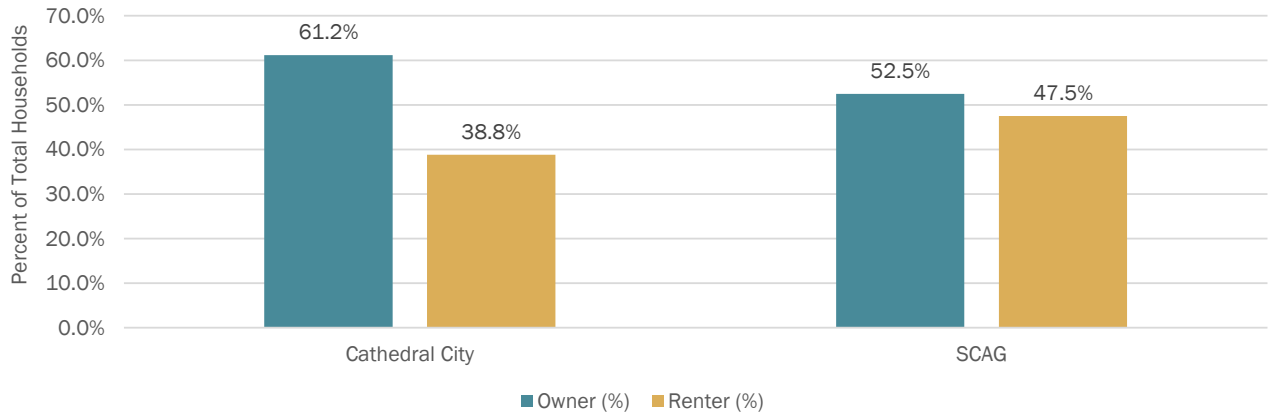
Employment in the Agricultural Industry:

Cathedral City	Percent of total Cathedral City workers:	SCAG Total	
160	0.69%	73,778	Total in agriculture, forestry, fishing, and hunting
109	0.74%	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.

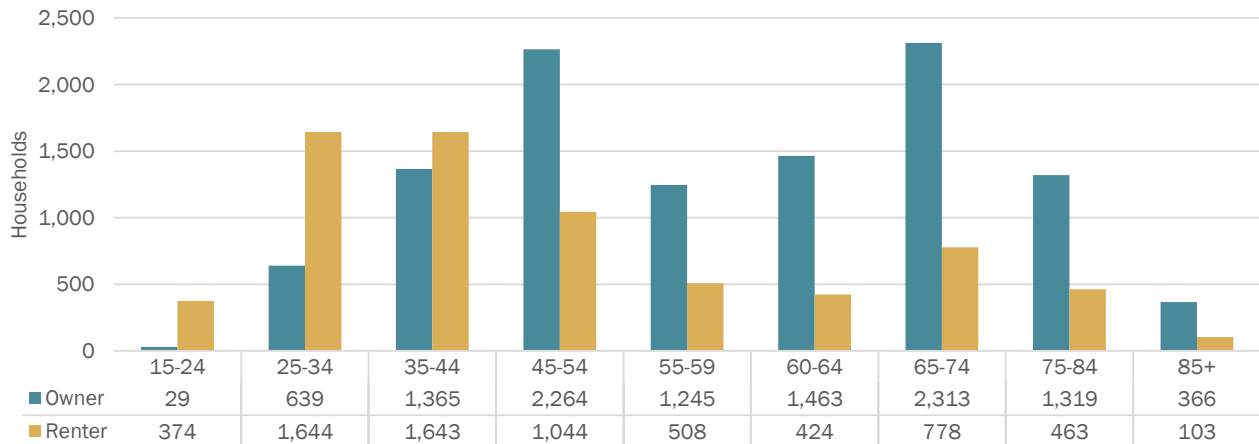
Housing Tenure



American Community Survey 2014-2018 5-year estimates.

Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. Cathedral City's housing stock consists of 17,984 total units, 11,003 of which are owner-occupied and 6,981 of which are renter-occupied. The share of renters in Cathedral City is lower than in the SCAG region overall.

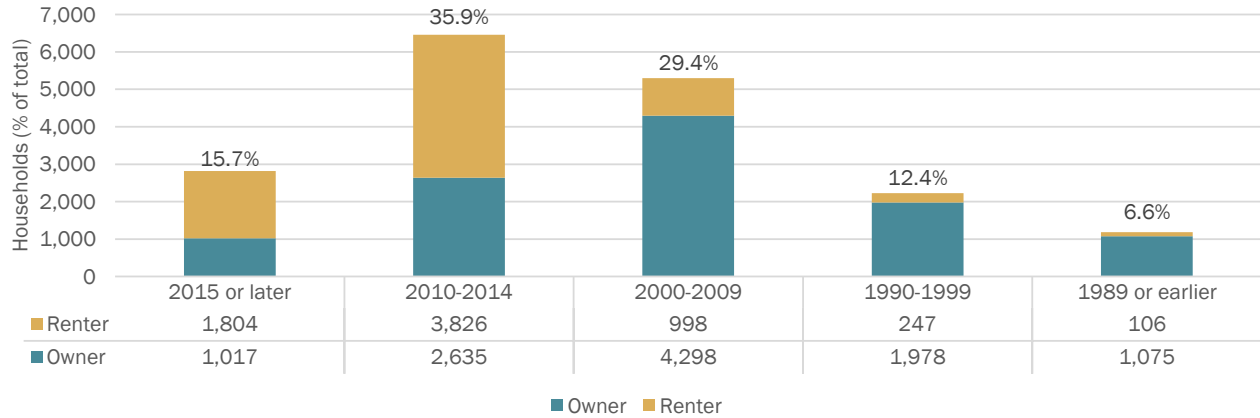
Housing Tenure By Age



American Community Survey 2014-2018 5-year estimates.

In many places, housing tenure varies substantially based on the age of the householder. In Cathedral City, the age group where renters outnumber owners the most is 15-24 (by 85.6%). The age group where owners outnumber renters the most is 85+ (by 56.1%).

Housing Tenure by Year Moved to Current Residence

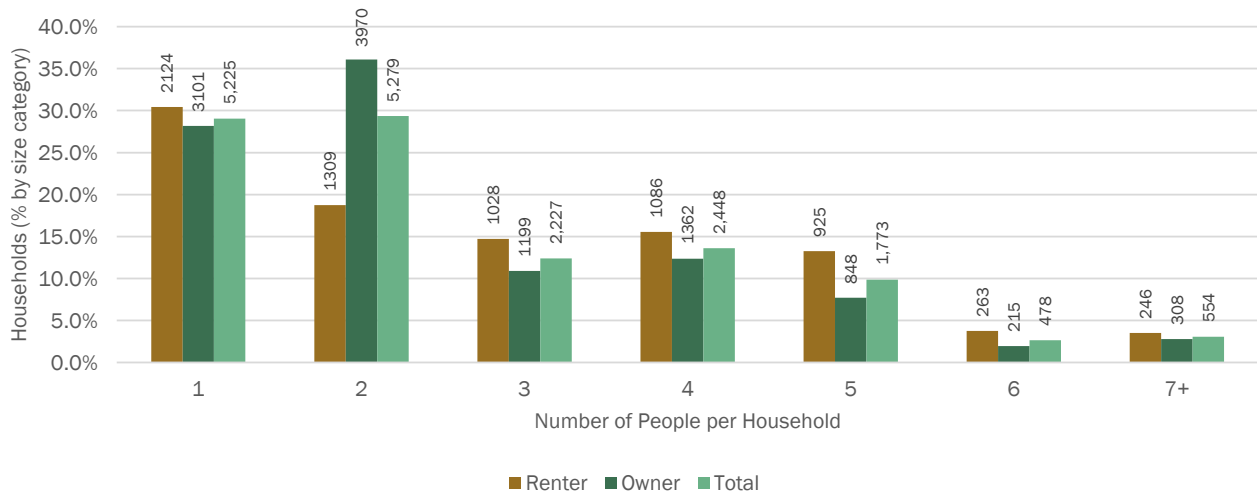


American Community Survey 2014-2018 5-year estimates.

Across the SCAG region, the most common move-in period was 2010-2014 (31.9%) followed by 2000-2009 (26.1%). In Cathedral City, the period during which most people started living in their current residence was 2010-2014 (35.9%) followed by 2000-2009 (29.4%).

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

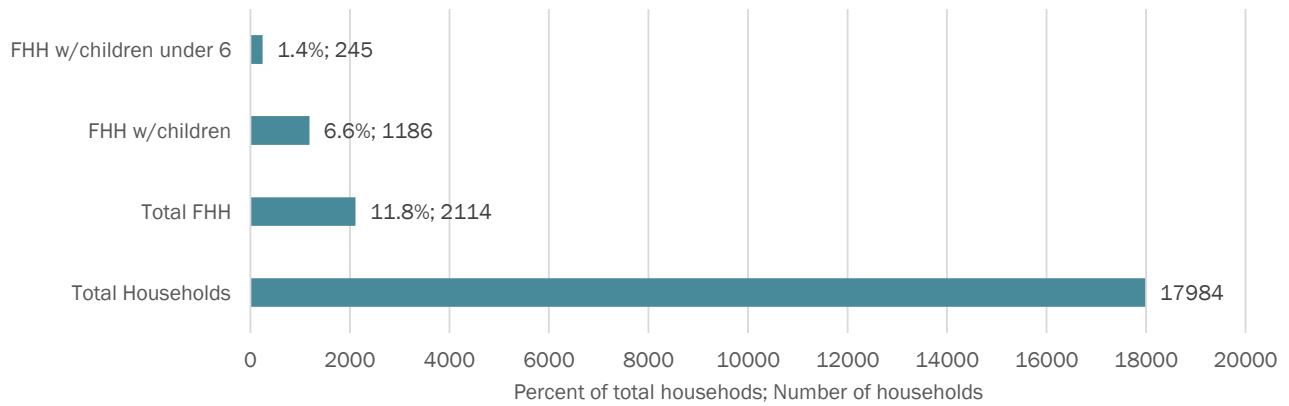
Households by Household Size



American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in Cathedral City for owners, renters, and overall. The most commonly occurring household size is of two people (29.4%) and the second-most commonly occurring household is of one person (29.1%). Cathedral City has a higher share of single-person households than the SCAG region overall (29.1% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (3.1% vs. 3.1%).

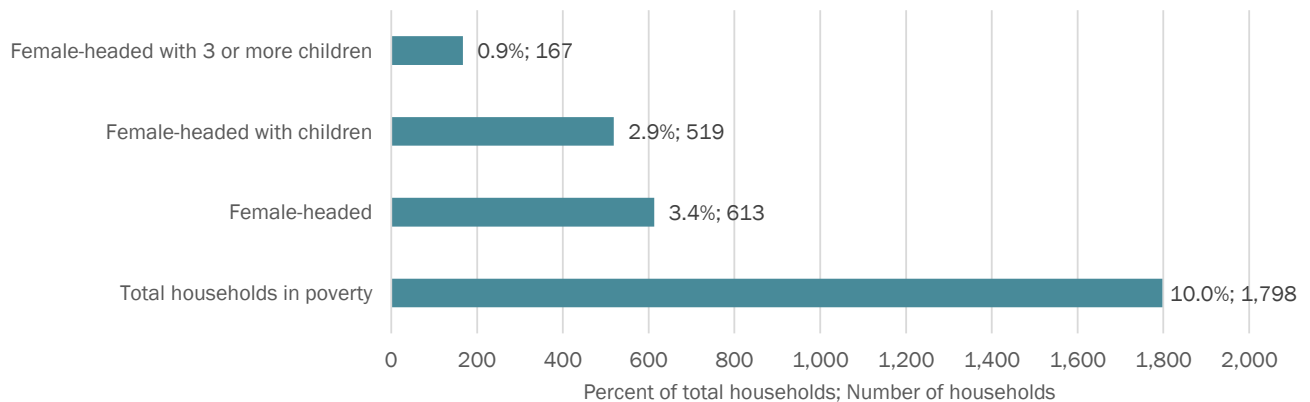
Female Headed Households (FHH)



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 Cathedral City's 17,984 total households, 11.8% are female-headed (compared to 14.3% in the SCAG region), 6.6% are female-headed and with children (compared to 6.6% in the SCAG region), and 1.4% 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 percent of Cathedral City'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.

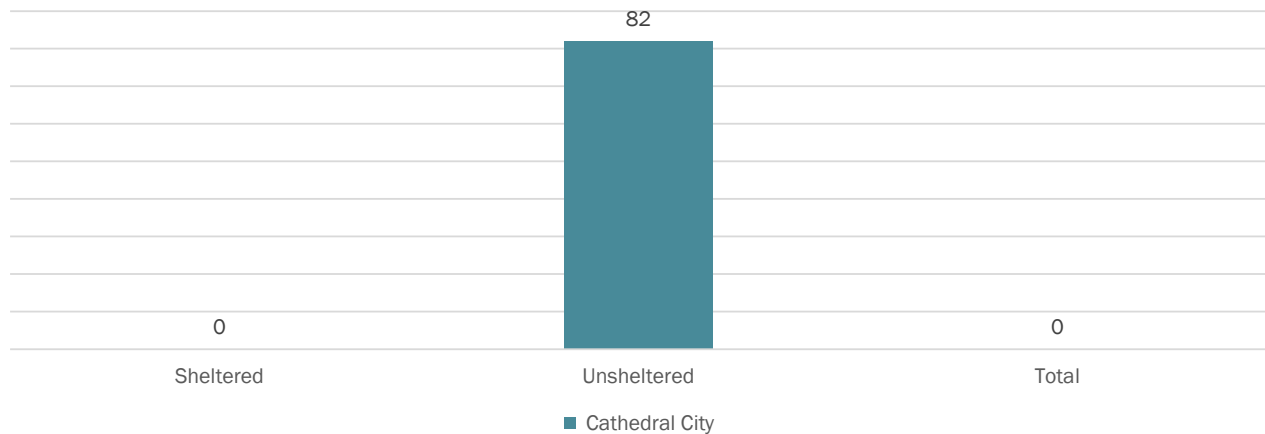
Elderly Households by Income and Tenure

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	495	645	1,140	19.5%
	30-50% HAMFI	770	410	1,180	20.2%
	50-80% HAMFI	1,000	200	1,200	20.6%
	80-100% HAMFI	465	65	530	9.1%
	> 100% HAMFI	1,700	85	1,785	30.6%
TOTAL		4,430	1,405	5,835	

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 Cathedral City's 5,835 such households, 19.5% earn less than 30% of the surrounding area income, (compared to 24.2% in the SCAG region), 39.8% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

III. PEOPLE EXPERIENCING HOMELESSNESS

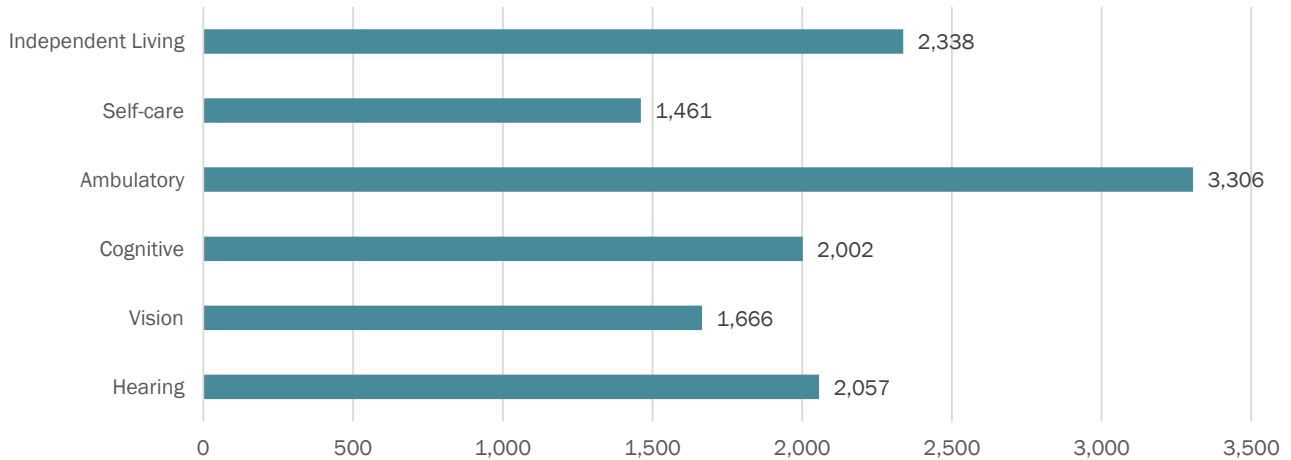


2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not available in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely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

#N/A

IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

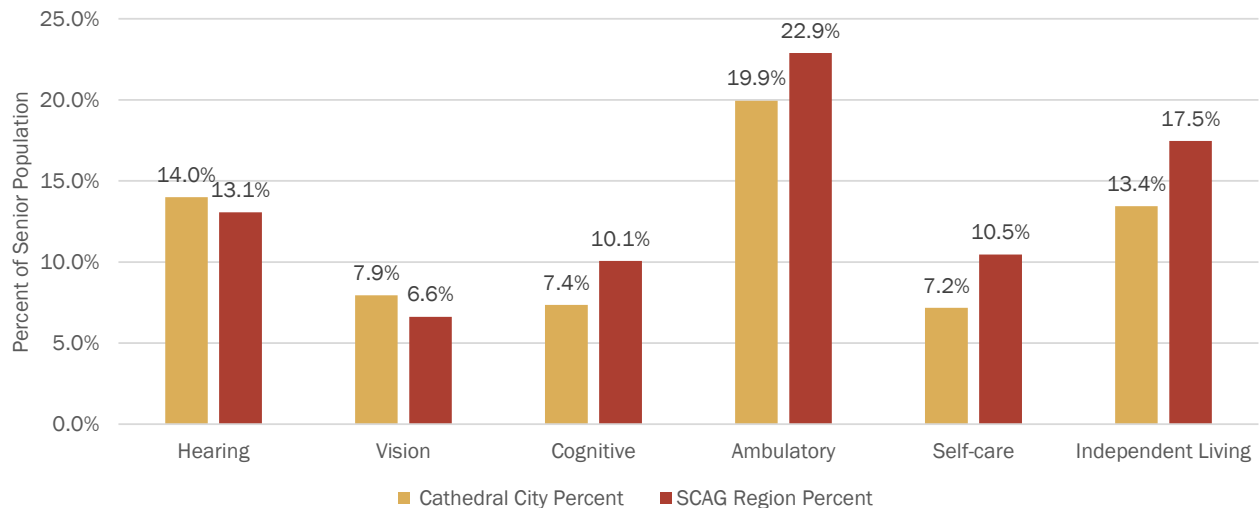
Disability by Type



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 Cathedral City, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 19.9% of Cathedral City'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	980	35%	20,513	70%
Unemployed	147	5%	1,403	5%
Not in Labor Force	1,712	60%	7,449	25%
TOTAL	2,839		29,365	

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 Cathedral City, 34.5% of the population with a disability is employed, compared to 69.9% of the non-disabled population.

Developmental Disabilities

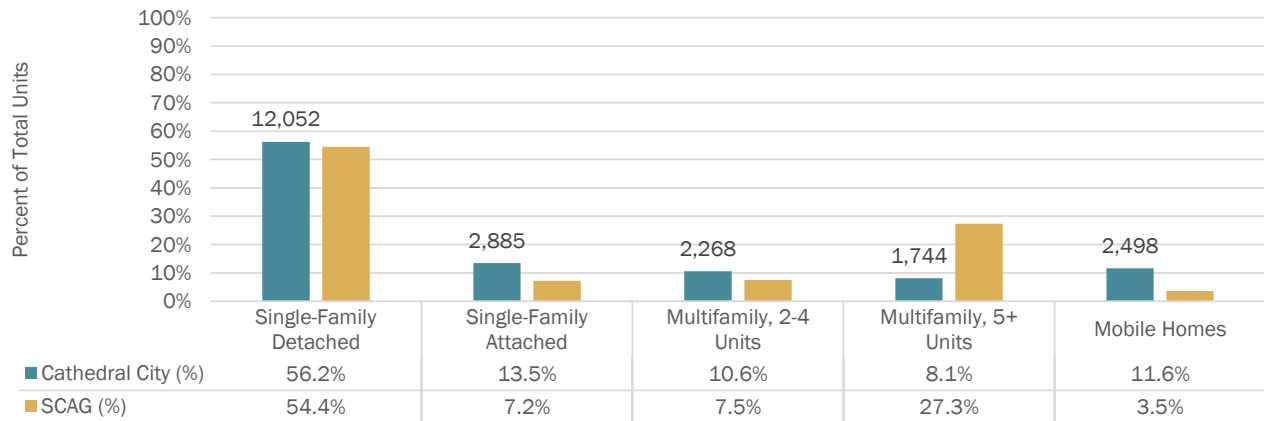
		Cathedral City
By Residence:	Home of Parent/Family/Guardian	261
	Independent/Supported Living	5
	Community Care Facility	17
	Intermediate Care Facility	0
	Foster/Family Home	5
	Other	5
By Age:	0 - 17 Years	293
	18+ Years	146
TOTAL		732

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

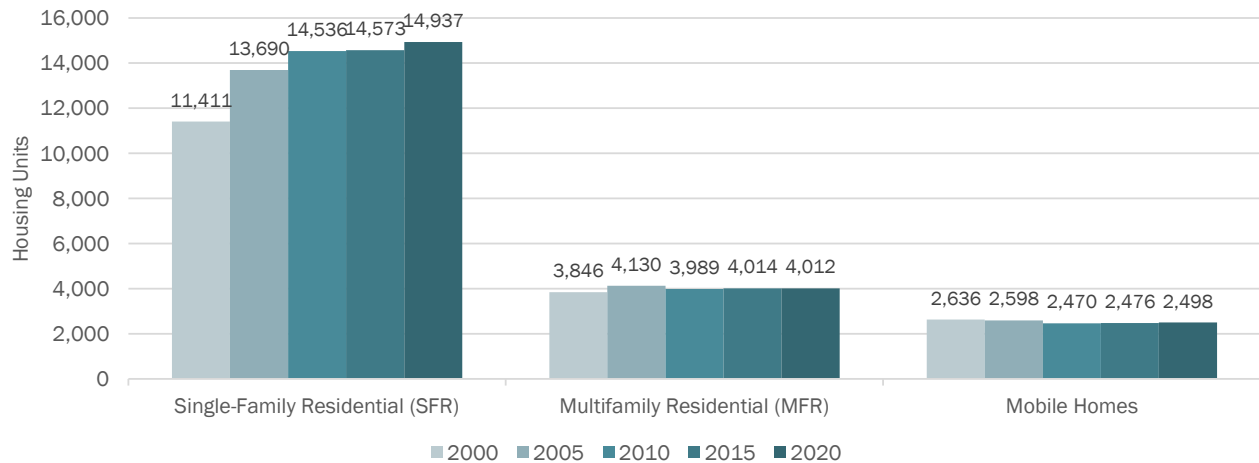
Housing Type



CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Cathedral City, which has a total of 21,447 housing units. The most prevalent housing type in Cathedral City is single-family detached with 12,052 units. The share of all single-family units in Cathedral City is 69.6%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Cathedral City, there are 17,322 occupied-units, which equates to a 19.2% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 3.076.

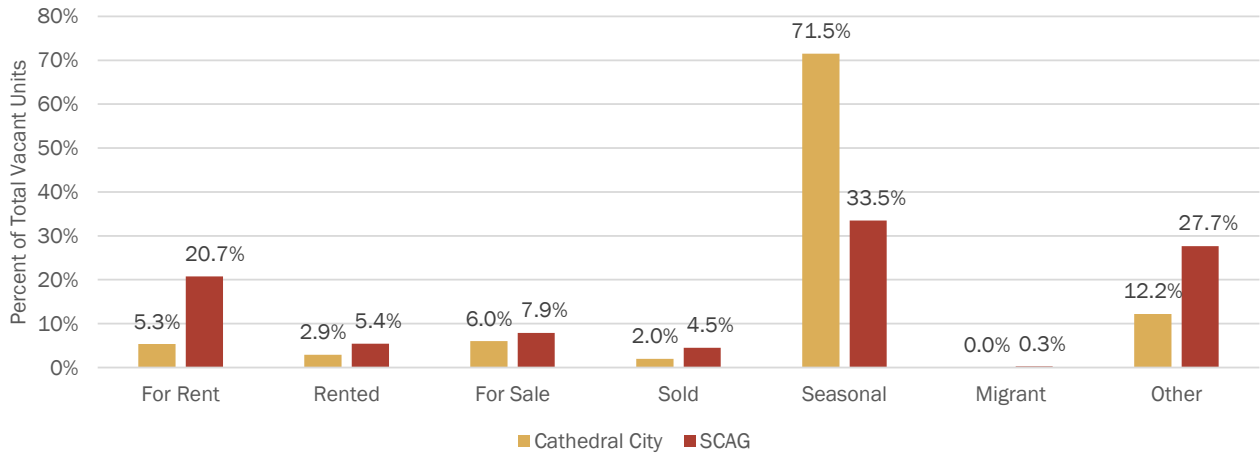
Housing Type Trend



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 Cathedral City. When comparing 2000 to 2020, SFR units increased by 3,526, MFR units increased by 166, and mobile homes decreased by -138.

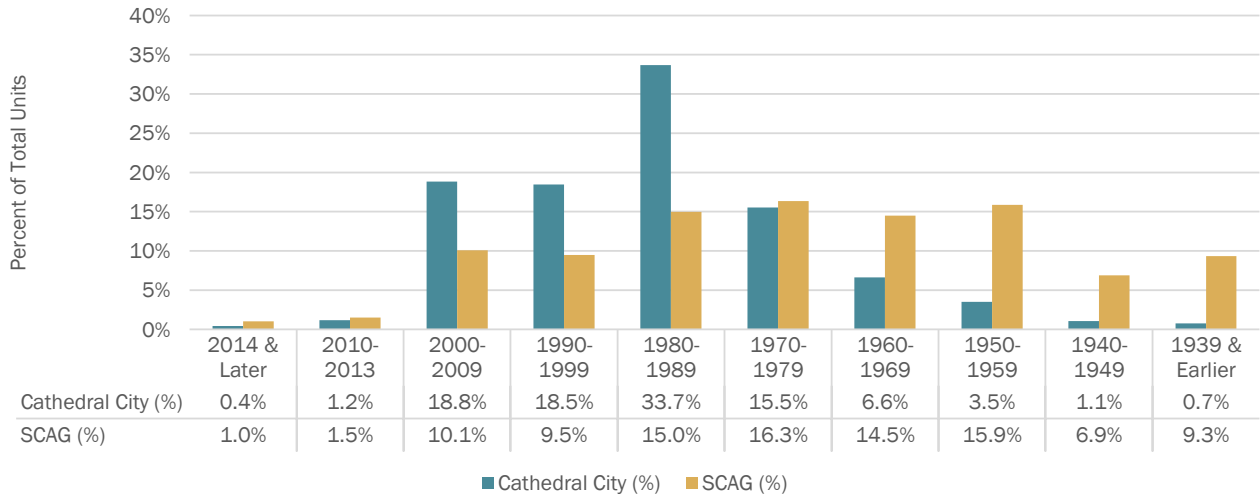
Vacant Units by Type



American Community Survey 2014-2018 5-year estimates.

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

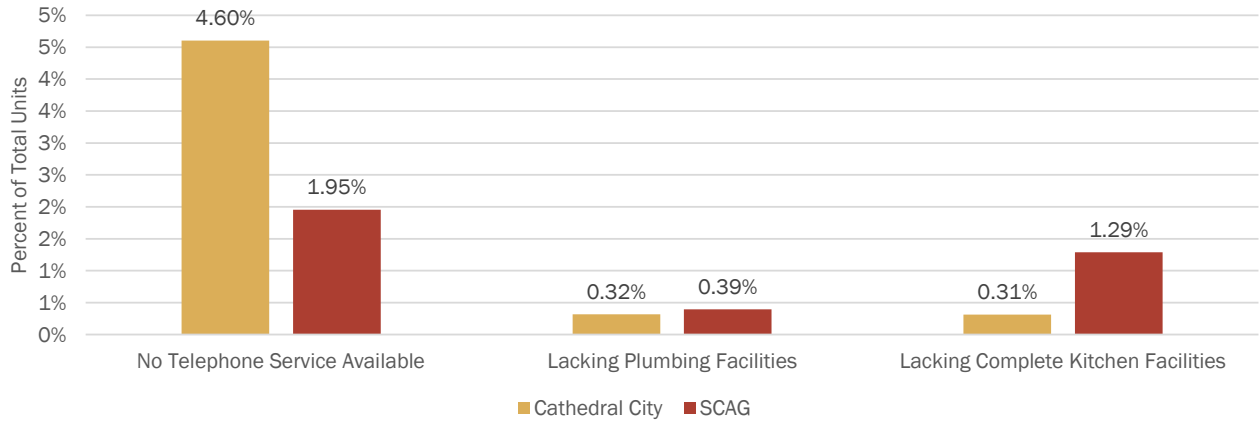
Housing Units by Year Structure Built



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 Cathedral City's housing units were built is 1980-1989, while in the SCAG region more units were built during 1970-1979 than any other period.

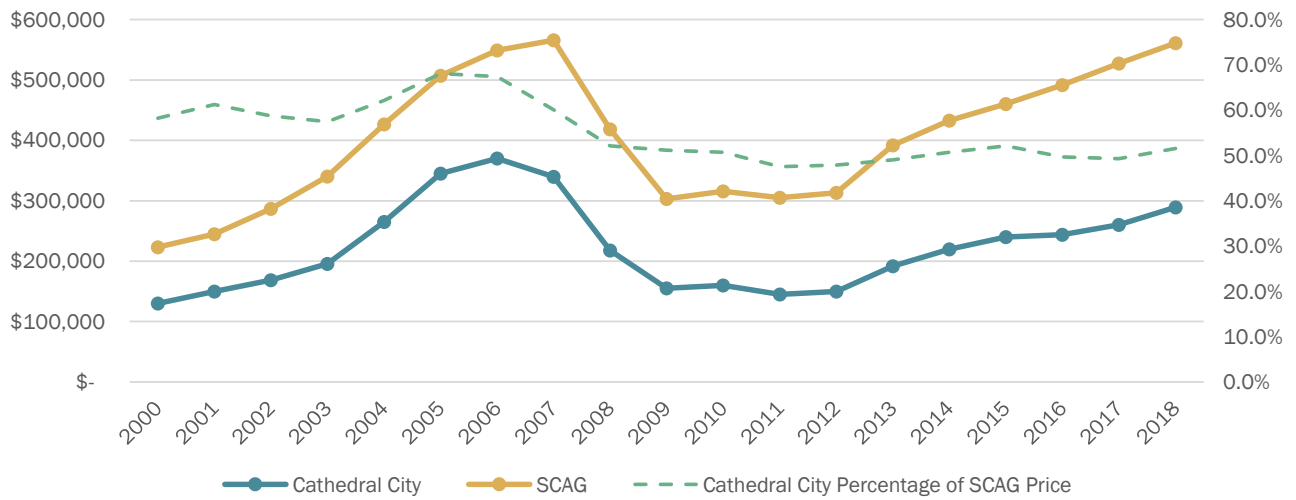
Substandard Housing



American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In Cathedral City, 828 units lack telephone service, 57 units lack plumbing facilities, and 56 units lack complete kitchen facilities.

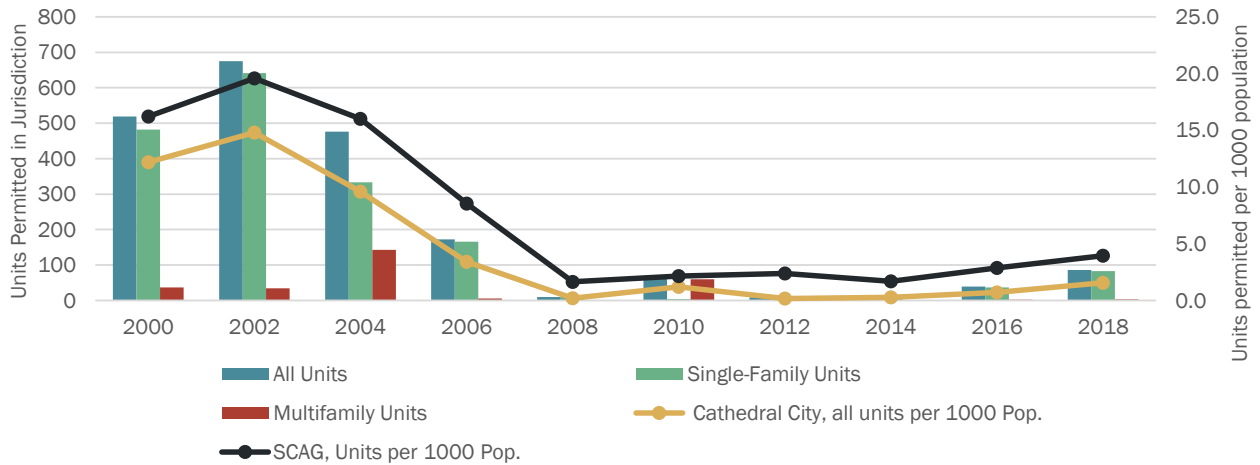
Median Home Sales Price for Existing Homes



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 Cathedral City increased 122% while prices in the SCAG region increased 151%. 2018 median home sales prices in Cathedral City were \$289,000 and the highest experienced since 2000 was \$370,000 in 2006. Prices in Cathedral City have ranged from a low of 47.5% of the SCAG region median in 2011 and a high of 68.1% in 2005.

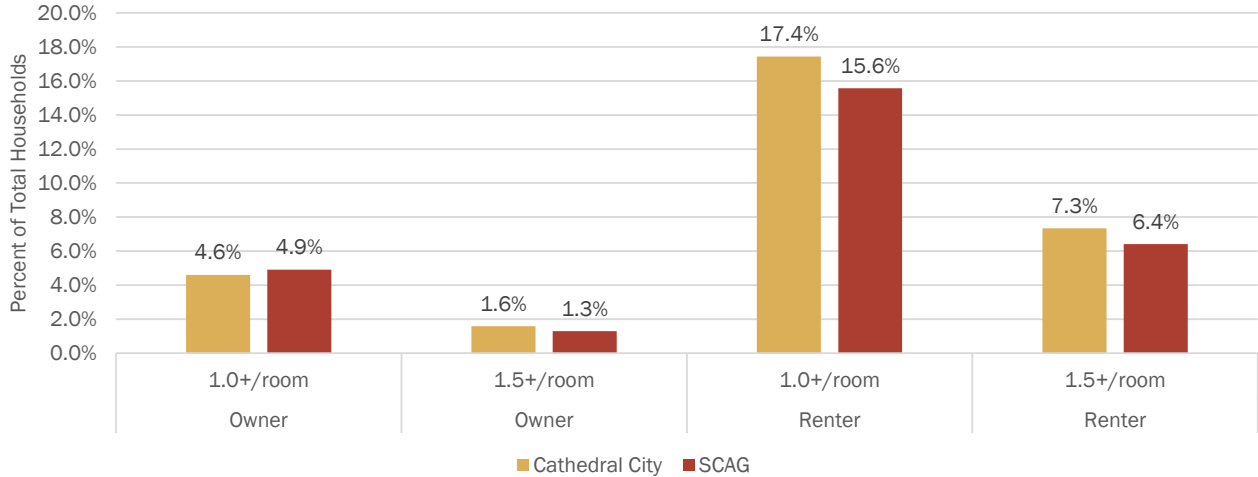
Housing Units Permitted



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 Cathedral City, 507 owner-occupied and 1,217 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 174 owner-occupied households and 512 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

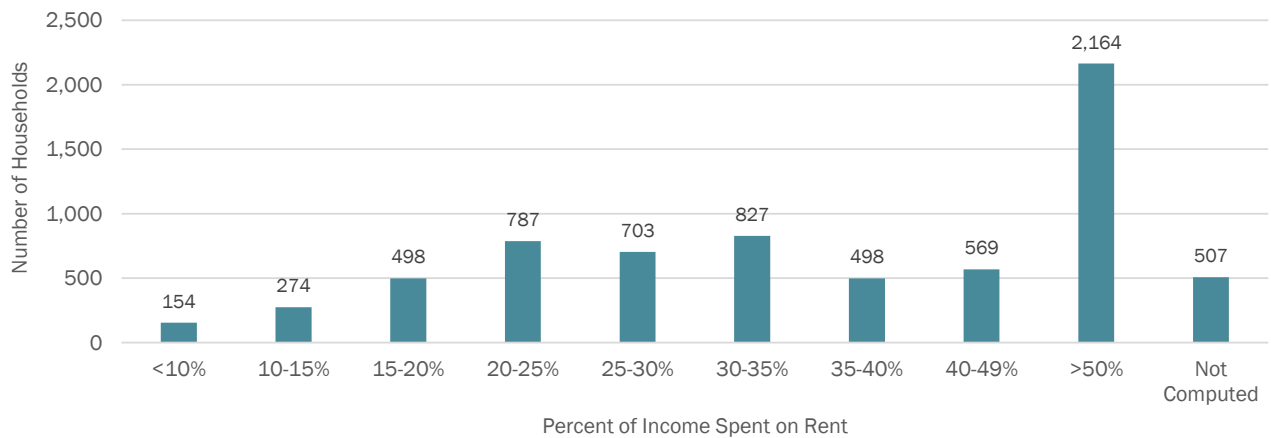
Cost Burden by Income

Households by Share of Income Spent on Housing Cost:			
Income	< 30%	30-50%	> 50%
< 30% HAMFI	323	254	1,875
30-50% HAMFI	680	725	1,380
50-80% HAMFI	1,295	1,835	929
80-100% HAMFI	1,094	615	113
> 100% HAMFI	5,400	634	53
<i>Total Households</i>	<i>8,792</i>	<i>4,063</i>	<i>4,350</i>

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

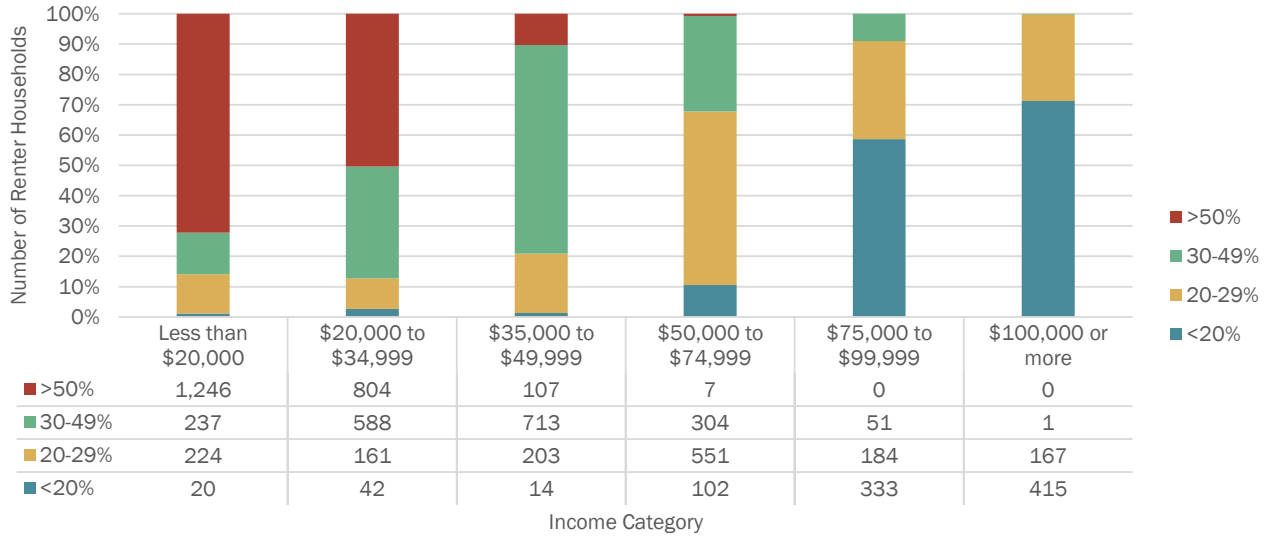
Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with 30% a usual threshold for 'cost burden' and 50% the threshold for 'severe cost burden.' However, a lower-income household spending the same percent of income on housing as a higher-income household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

Spending on Rent



Across Cathedral City's 6,981 renter households, 4,058 (58.1%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 2,164 renter households in Cathedral City (31%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Spending on Rent by Income



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 Cathedral City's 6,474 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.

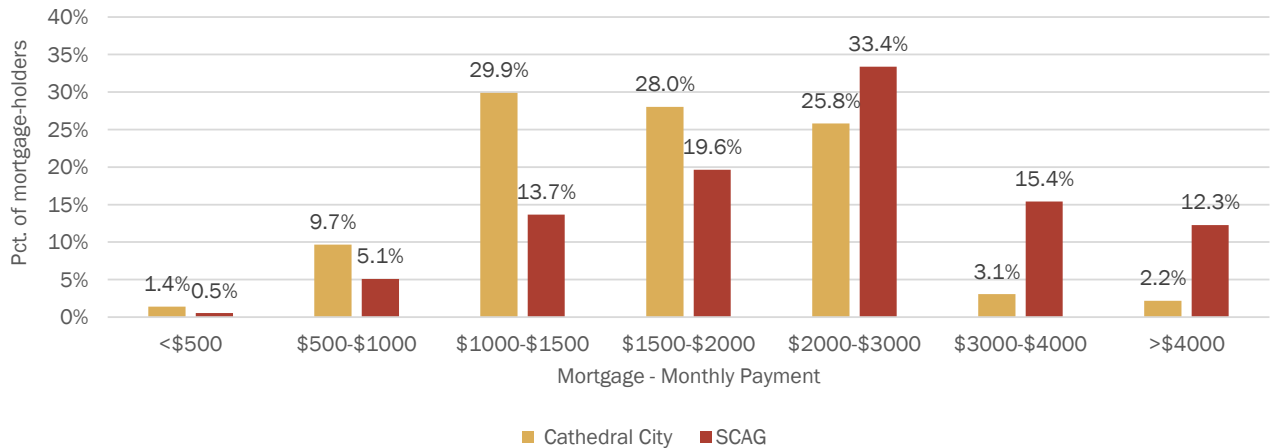
Household Income by (Cash) Rent



American Community Survey 2014-2018 5-year estimates.

Cathedral City 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 (9.5% of Cathedral City renters) to >\$2000/month (5.8% of Cathedral City renters). The most common rent category in Cathedral City is \$1000-1500/month with 44.2% of renters.

Monthly Owner Costs for Mortgage Holders



American Community Survey 2014-2018 5-year estimates.

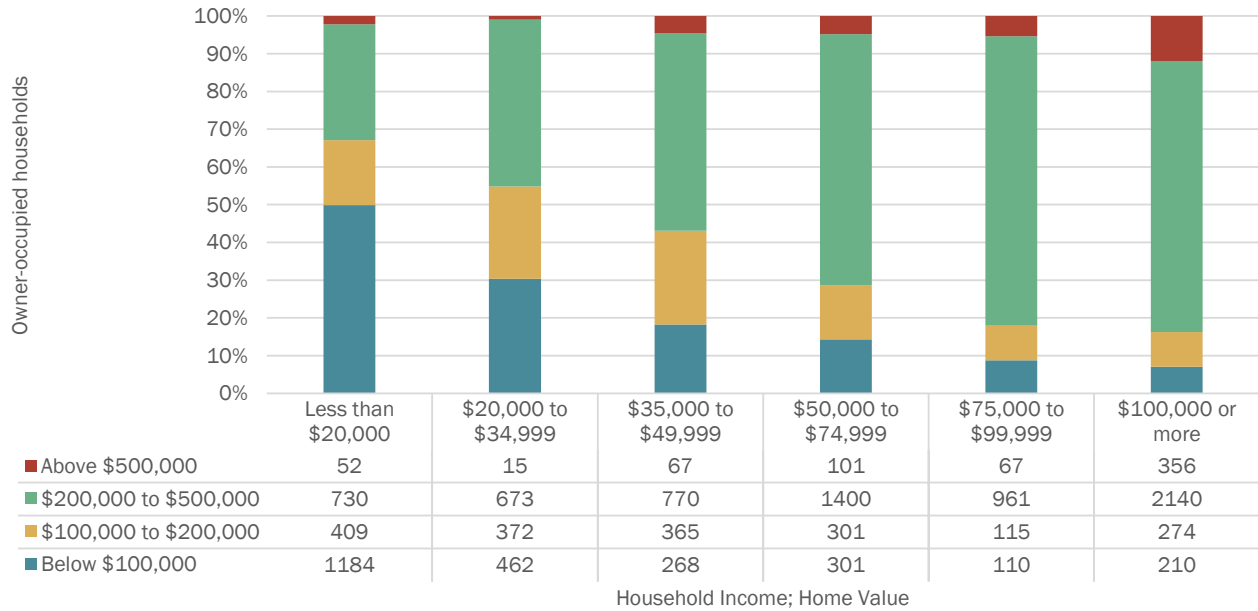
While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 61.2% of Cathedral City and 52.5% of the SCAG region. The most commonly occurring mortgage payment in Cathedral City is \$1000-\$1500/month and the most commonly occurring mortgage payment in the SCAG region is \$2000-\$3000/mo.

Costs for Mortgage Holders by Income



Mortgage-holding households in Cathedral City 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 Cathedral City mortgage-holding households is \$75,000 or more (3,001 households) and the most prevalent share of income spent on mortgage costs is over 30% (3,278 households).

Household Income by Home Value (for owned units)



Another approach to evaluating the relationship between housing and income is to compare incomes and home values in Cathedral City. The most commonly-occurring income category amongst owner households in Cathedral City is \$100,000 or more (2,980 households) and the most commonly-occurring home value category is \$200,000 to \$500,000 (6,674 households).

Extremely Low Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	8,355	1,160	13.9%
Black, non-Hispanic	449	119	26.5%
Asian and other, non-Hispanic	901	69	7.7%
Hispanic	8,015	1,590	19.8%
TOTAL	17,720	2,938	16.6%
Renter-occupied	7,100	1,750	24.6%
Owner-occupied	10,580	1,170	11.1%
TOTAL	17,680	2,920	16.5%

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 Cathedral City. 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 Cathedral City is Black, non-Hispanic (26.5% compared to 16.6% 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.	1,373	100%
TOTAL		1,373	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 aforementioned 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 Cathedral City:

	Units
Very-Low Income (<50% of AMI)	540
Low Income (50-80% of AMI)	353
Moderate Income (80-120% of AMI)	457
Above Moderate Income (>120% of AMI)	1,199
TOTAL	2,549

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



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