



PRE-CERTIFIED

LOCAL HOUSING DATA

FOR THE CITY OF **COMMERCE**

AUGUST 2020



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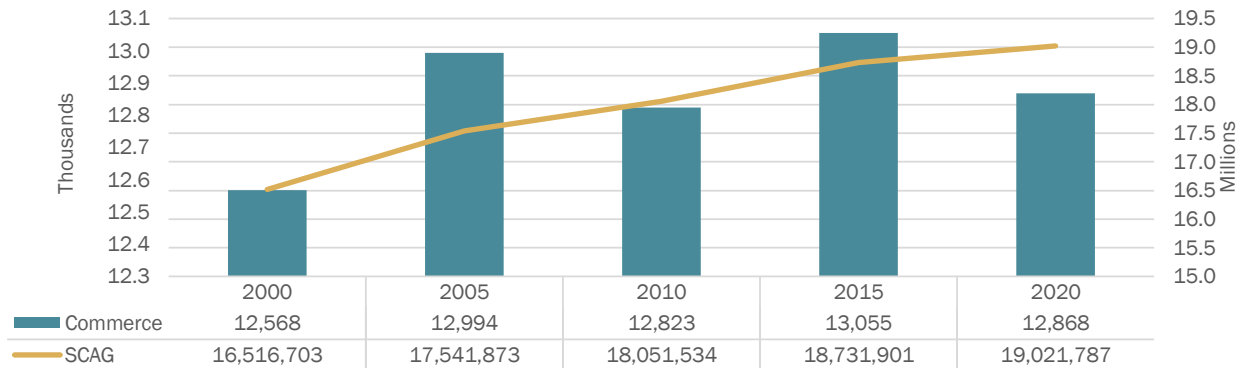
Pre-Certified Local Housing Data for Commerce

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

I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS

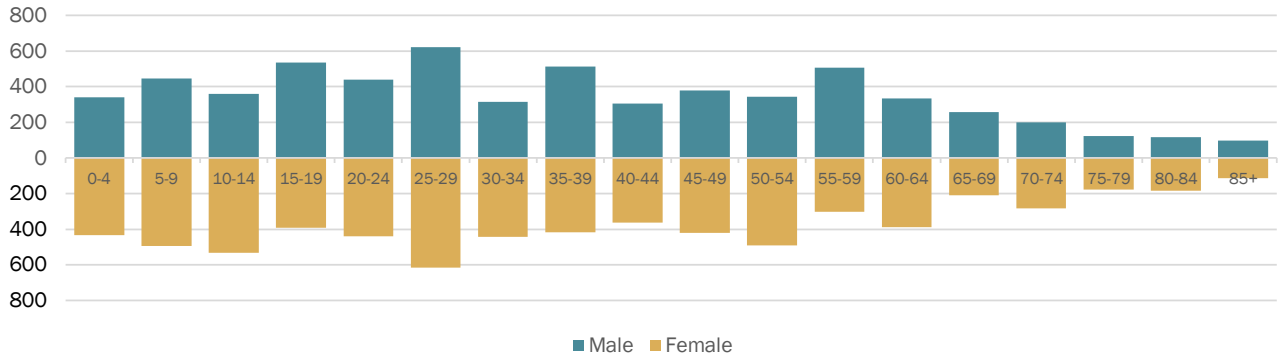
Population Trend, 2000-2020



CA DOF E-5 Population and Housing Unit Estimates

Commerce has a 2020 total population of 12,868 including 70 living in group quarters according to the California Department of Finance. The chart above describes the population trend in Commerce from 2000 to 2020. Over this period Commerce had an annual growth rate of 0.1% compared to 0.7% for the region.

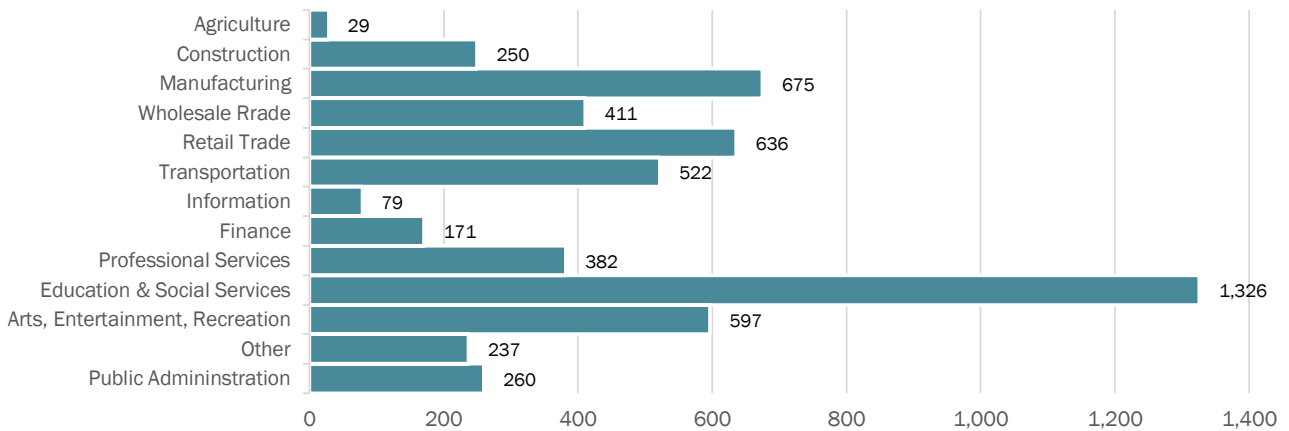
Current Population by Age and Sex



American Community Survey 2014-2018 5-year estimates

The population of Commerce is 48.1% male and 51.9% female. The share of the population of Commerce which is under 18 years of age is 24.6%, which is higher than the regional share of 23.4%. Commerce's seniors (65 and above) make up 13.6% of the population, which is higher than the regional share of 13%.

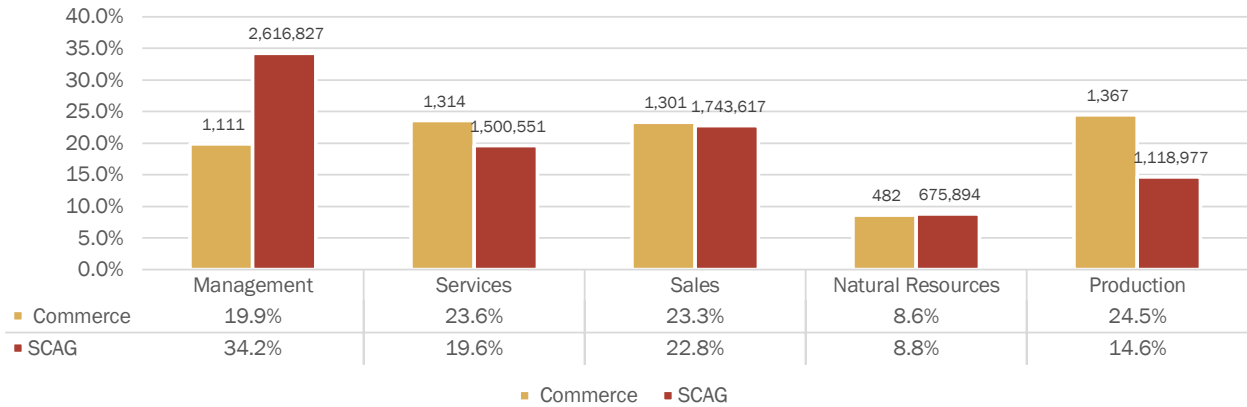
Employment by Industry



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

Commerce has 5,575 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 1,326 employees (23.8% of total) and the second most prevalent industry is Manufacturing with 675 employees (12.1% 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 Commerce work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in Commerce is Production, in which 1,367 (24.5% of total) employees work. The second-most prevalent type of work is in Services, which employs 1,314 (23.6% of total) in Commerce.

Farmworkers

Farmworkers by Occupation:

Commerce	Percent of total Commerce workers:	SCAG Total	
29	0.52%	57,741	Total jobs: Farming, fishing, and forestry occupations
21	0.55%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

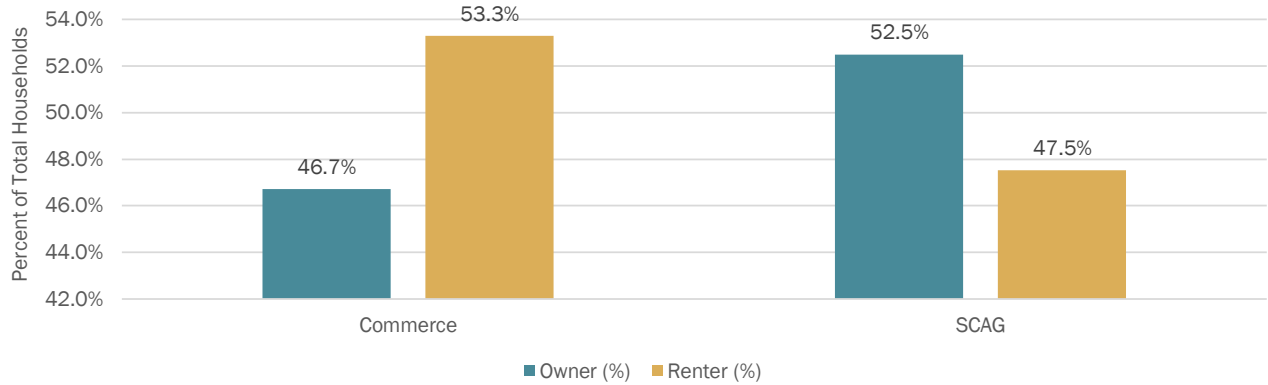
Employment in the Agricultural Industry:

Commerce	Percent of total Commerce workers:	SCAG Total	
29	0.52%	73,778	Total in agriculture, forestry, fishing, and hunting
21	0.55%	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.

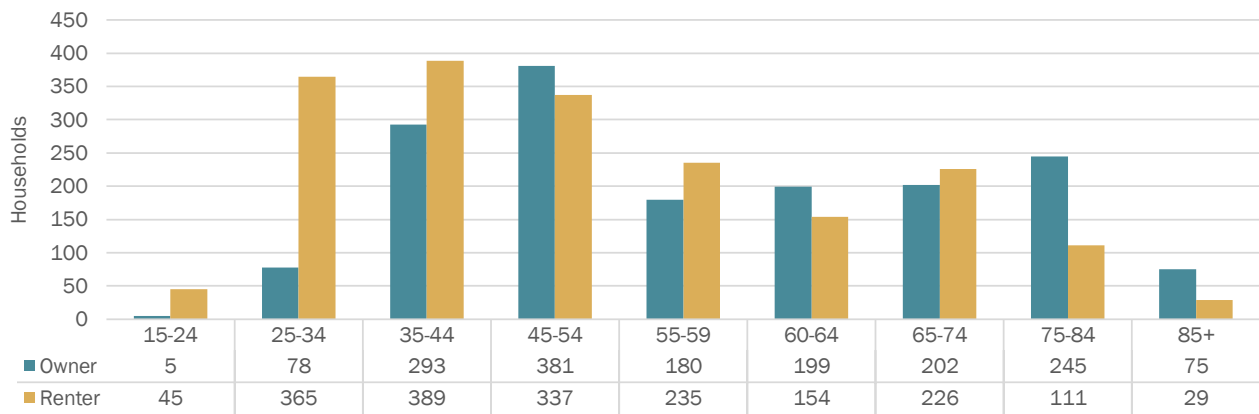
Housing Tenure



American Community Survey 2014-2018 5-year estimates.

Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. Commerce's housing stock consists of 3,549 total units, 1,658 of which are owner-occupied and 1,891 of which are renter-occupied. The share of renters in Commerce is higher than in the SCAG region overall.

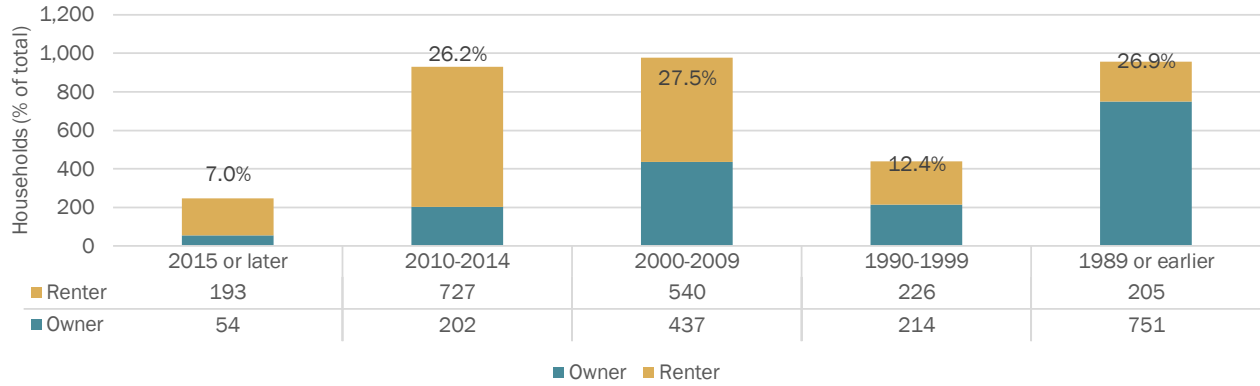
Housing Tenure By Age



American Community Survey 2014-2018 5-year estimates.

In many places, housing tenure varies substantially based on the age of the householder. In Commerce, the age group where renters outnumber owners the most is 15-24 (by 80%). The age group where owners outnumber renters the most is 85+ (by 44.2%).

Housing Tenure by Year Moved to Current Residence

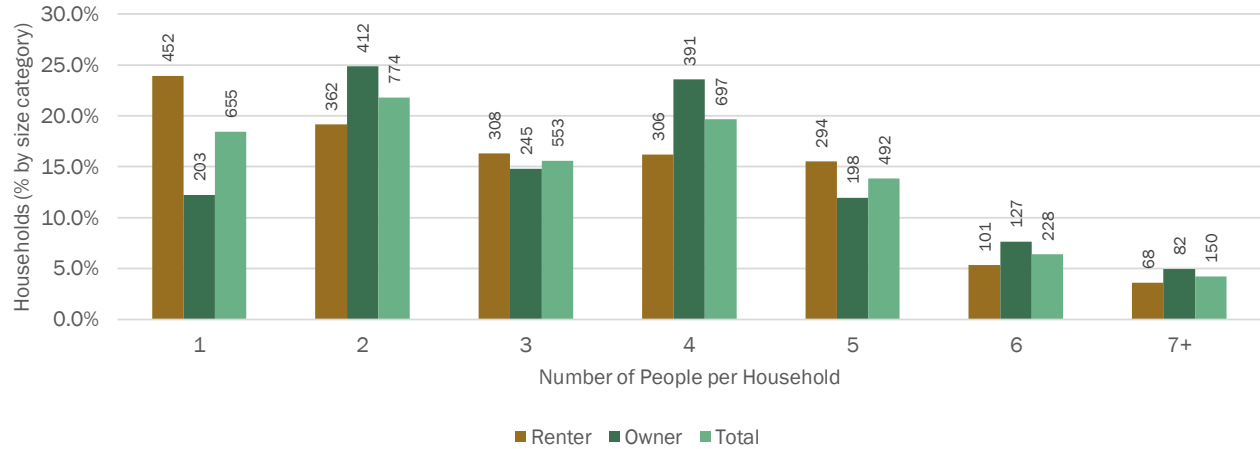


American Community Survey 2014-2018 5-year estimates.

Across the SCAG region, the most common move-in period was 2010-2014 (31.9%) followed by 2000-2009 (26.1%). In Commerce, the period during which most people started living in their current residence was 2000-2009 (27.5%) followed by 1989 or earlier (26.9%).

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

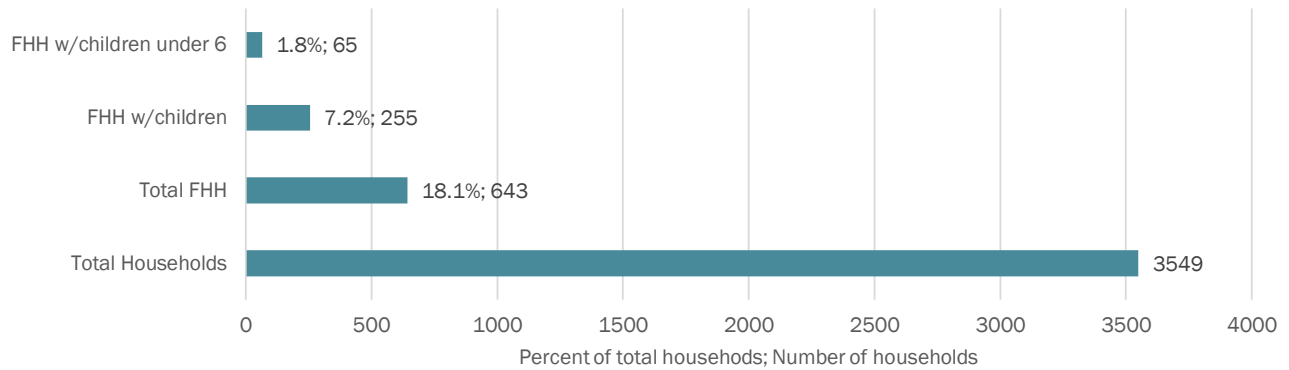
Households by Household Size



American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in Commerce for owners, renters, and overall. The most commonly occurring household size is of two people (21.8%) and the second-most commonly occurring household is of four people (19.6%). Commerce has a lower share of single-person households than the SCAG region overall (18.5% vs. 23.4%) and a higher share of 7+ person households than the SCAG region overall (4.2% vs. 3.1%).

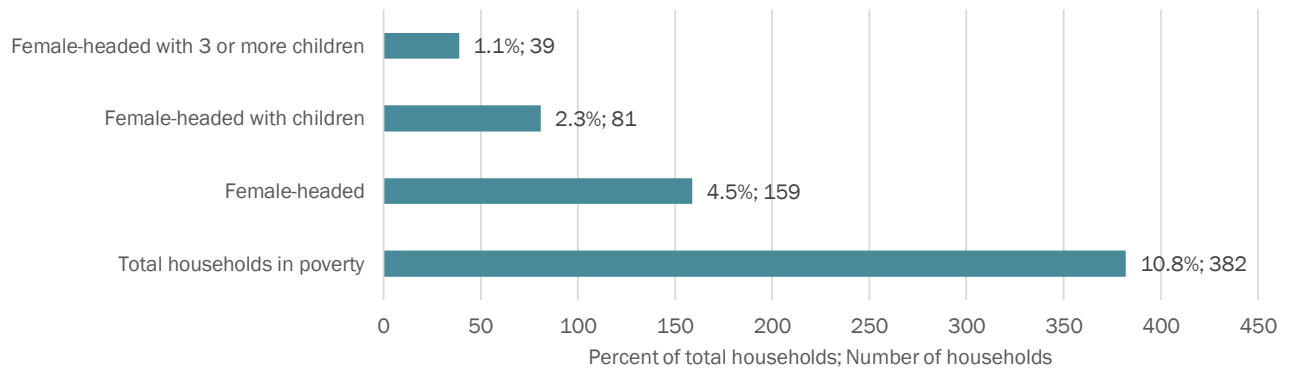
Female Headed Households (FHH)



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 Commerce's 3,549 total households, 18.1% are female-headed (compared to 14.3% in the SCAG region), 7.2% are female-headed and with children (compared to 6.6% in the SCAG region), and 1.8% 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.

10.8 percent of Commerce'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.

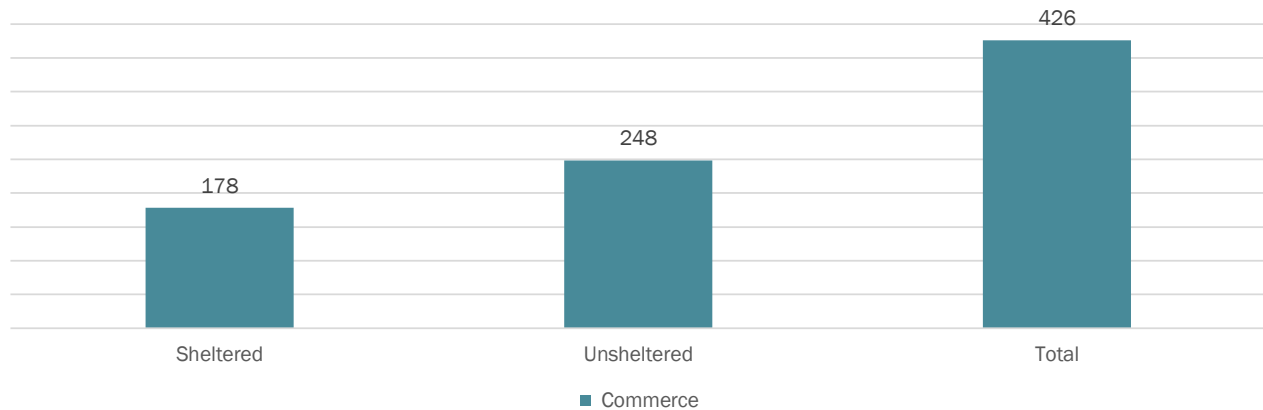
Elderly Households by Income and Tenure

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	110	305	415	49.5%
	30-50% HAMFI	130	150	280	33.4%
	50-80% HAMFI	75	30	105	12.5%
	80-100% HAMFI	10	10	20	2.4%
	> 100% HAMFI	19	0	19	2.3%
TOTAL		344	495	839	

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 Commerce's 839 such households, 49.5% earn less than 30% of the surrounding area income, (compared to 24.2% in the SCAG region), 82.8% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

III. PEOPLE EXPERIENCING HOMELESSNESS

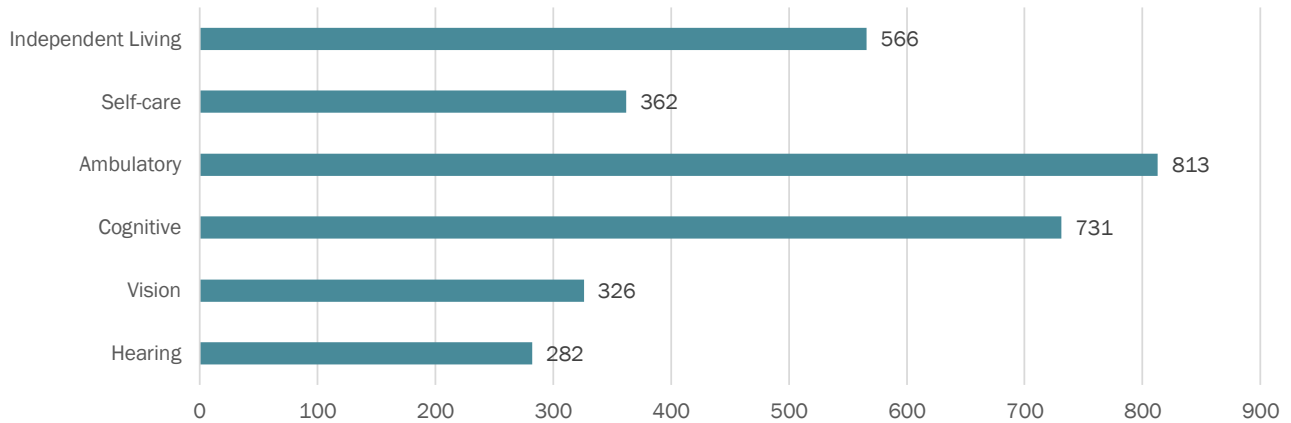


2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not available in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely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

#N/A

IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

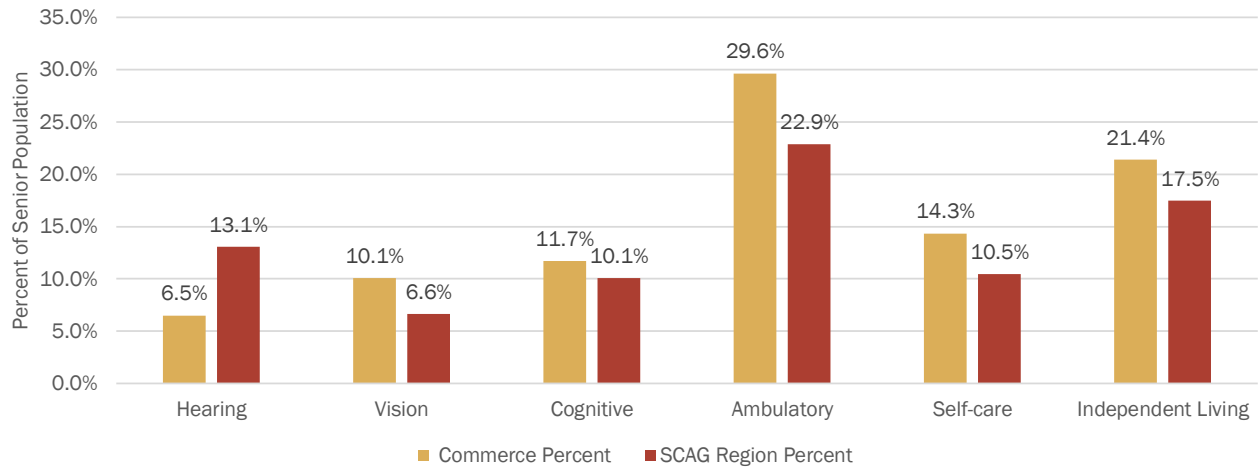
Disability by Type



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 Commerce, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 29.6% of Commerce'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	299	39%	5,121	71%
Unemployed	26	3%	462	6%
Not in Labor Force	445	58%	1,633	23%
TOTAL	770		7,216	

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 Commerce, 38.8% of the population with a disability is employed, compared to 71% of the non-disabled population.

Developmental Disabilities

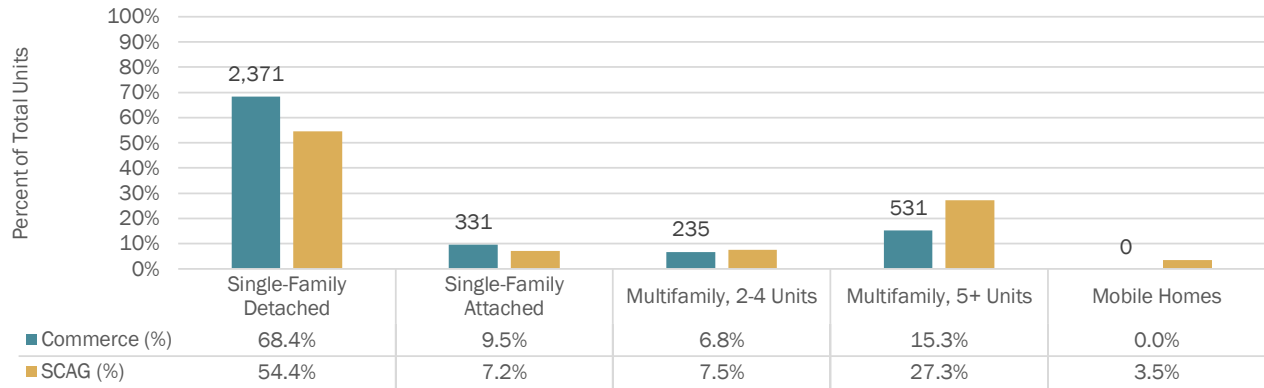
	Commerce
By Residence: Home of Parent/Family/Guardian	139
Independent/Supported Living	0
Community Care Facility	0
Intermediate Care Facility	0
Foster/Family Home	5
Other	5
By Age: 0 - 17 Years	149
18+ Years	96
TOTAL	394

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

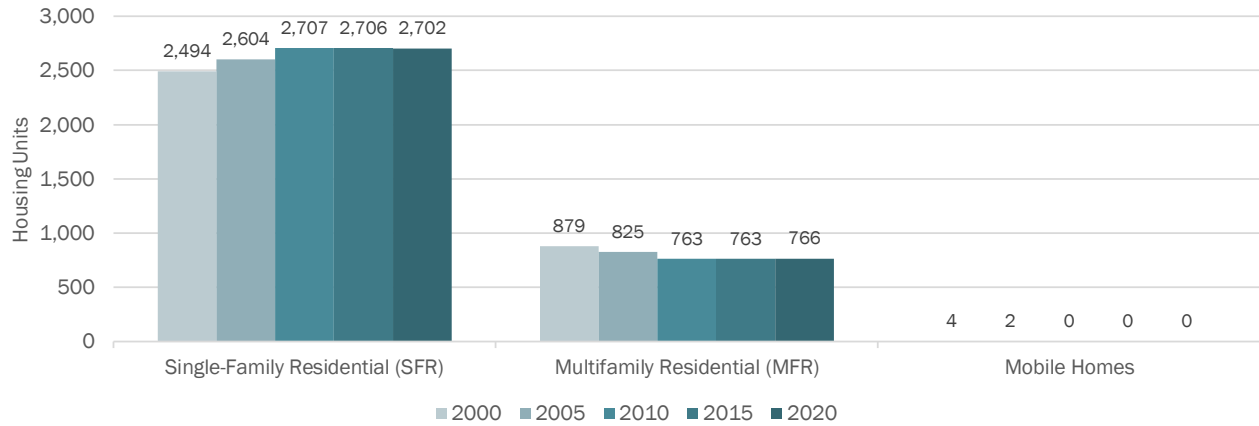
Housing Type



CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in Commerce, which has a total of 3,468 housing units. The most prevalent housing type in Commerce is single-family detached with 2,371 units. The share of all single-family units in Commerce is 77.9%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in Commerce, there are 3,380 occupied units, which equates to a 2.5% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 3.786.

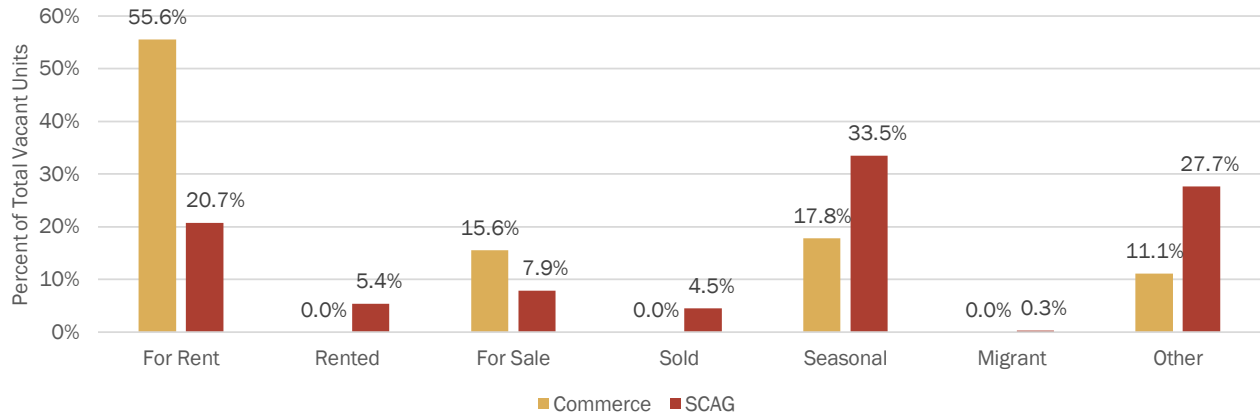
Housing Type Trend



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 Commerce. When comparing 2000 to 2020, SFR units increased by 208, MFR units increased by -113, and mobile homes decreased by -4.

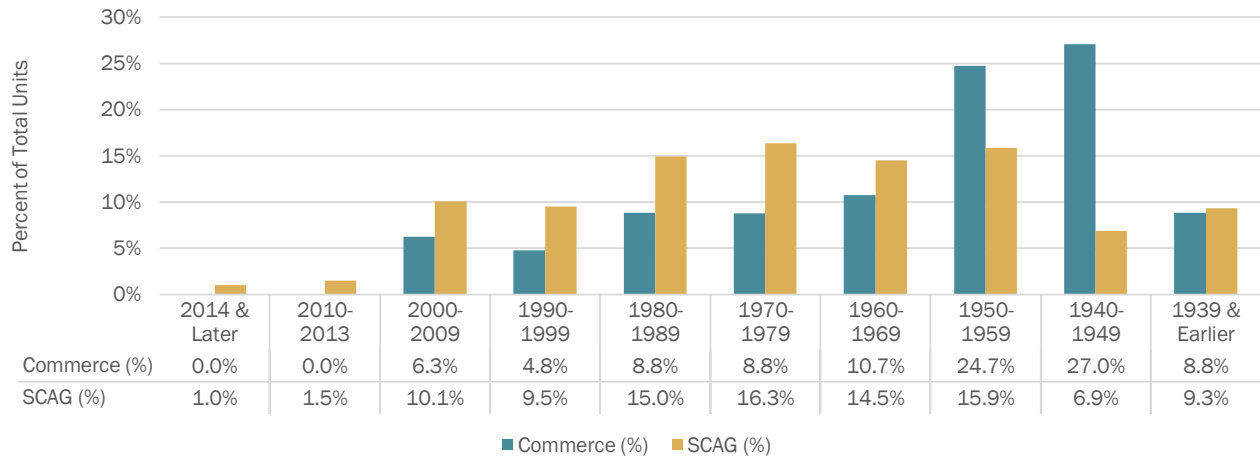
Vacant Units by Type



American Community Survey 2014-2018 5-year estimates.

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

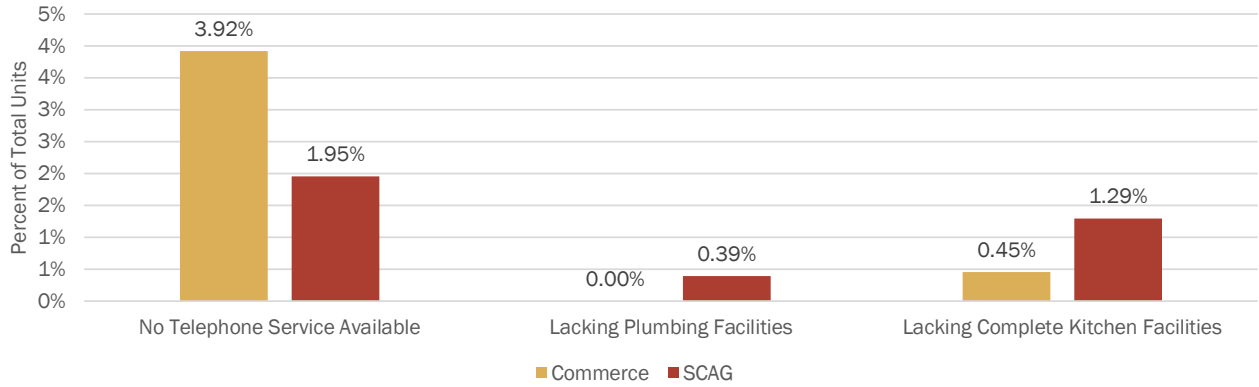
Housing Units by Year Structure Built



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 Commerce's housing units were built is 1940-1949, while in the SCAG region more units were built during 1970-1979 than any other period.

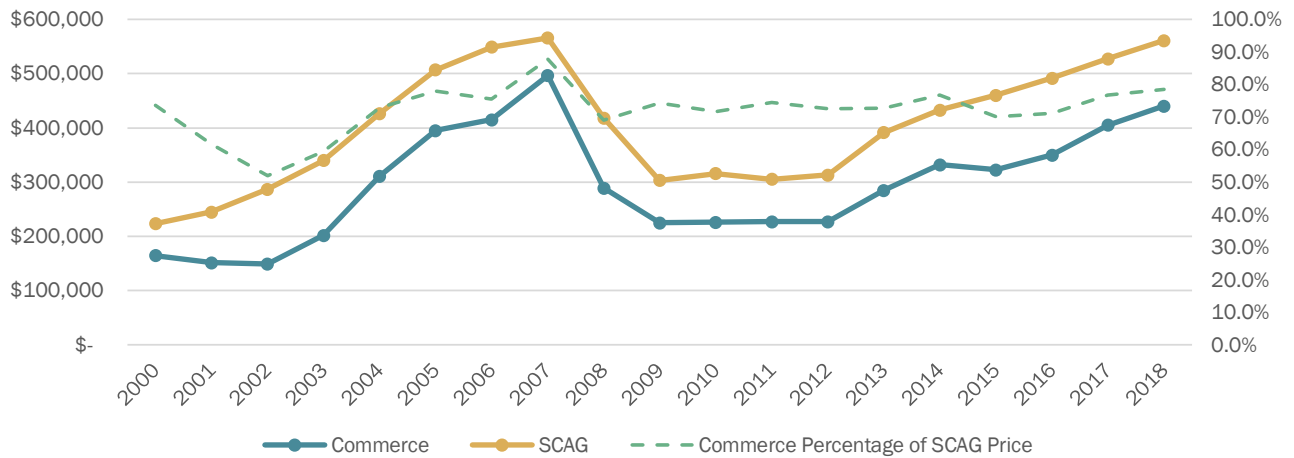
Substandard Housing



American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In Commerce, 139 units lack telephone service, units lack plumbing facilities, and 16 units lack complete kitchen facilities.

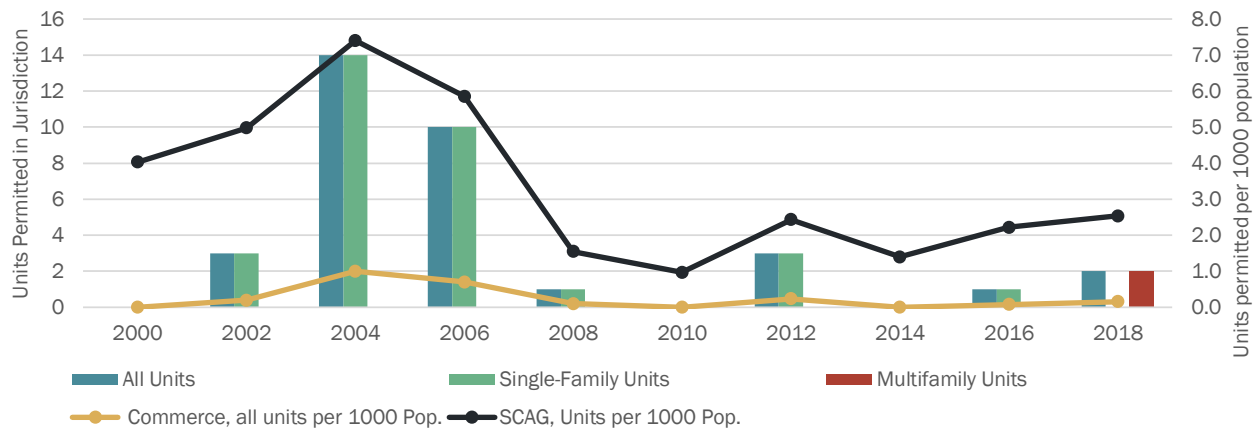
Median Home Sales Price for Existing Homes



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 Commerce increased 167% while prices in the SCAG region increased 151%. 2018 median home sales prices in Commerce were \$440,000 and the highest experienced since 2000 was \$496,500 in 2007. Prices in Commerce have ranged from a low of 52% of the SCAG region median in 2002 and a high of 87.8% in 2007.

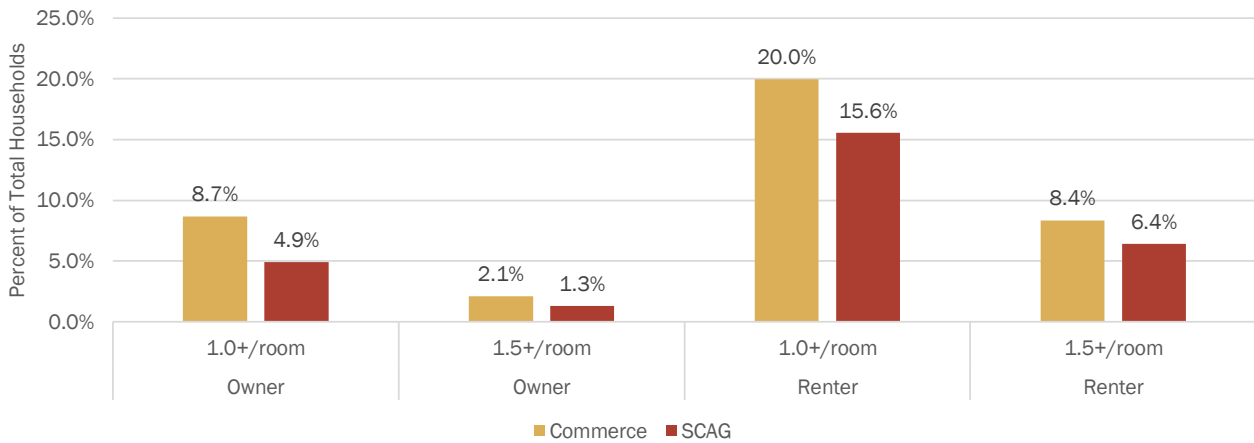
Housing Units Permitted



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 Commerce, 144 owner-occupied and 378 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 35 owner-occupied households and 158 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

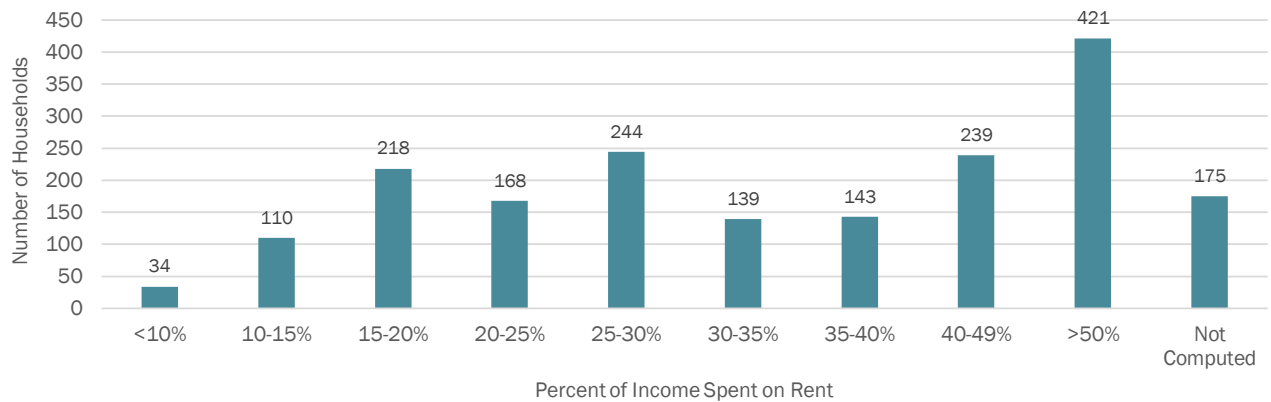
Cost Burden by Income

Households by Share of Income Spent on Housing Cost:			
Income	< 30%	30-50%	> 50%
< 30% HAMFI	184	170	515
30-50% HAMFI	365	360	155
50-80% HAMFI	560	230	40
80-100% HAMFI	255	75	15
> 100% HAMFI	583	10	0
Total Households	1,947	845	725

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

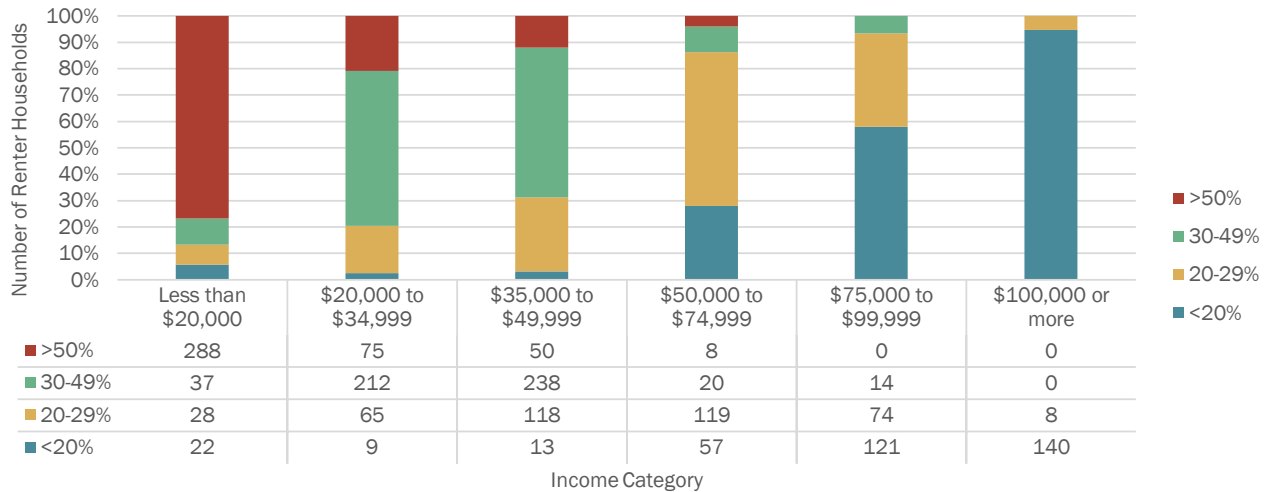
Housing cost burden is most commonly measured as the percentage of gross income spent on housing, with 30% a usual threshold for 'cost burden' and 50% the threshold for 'severe cost burden.' However, a lower-income household spending the same percent of income on housing as a higher-income household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

Spending on Rent



Across Commerce's 1,891 renter households, 942 (49.8%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 421 renter households in Commerce (22.3%) spend fifty percent or more of gross income on housing cost, compared to 28.9% in the SCAG region.

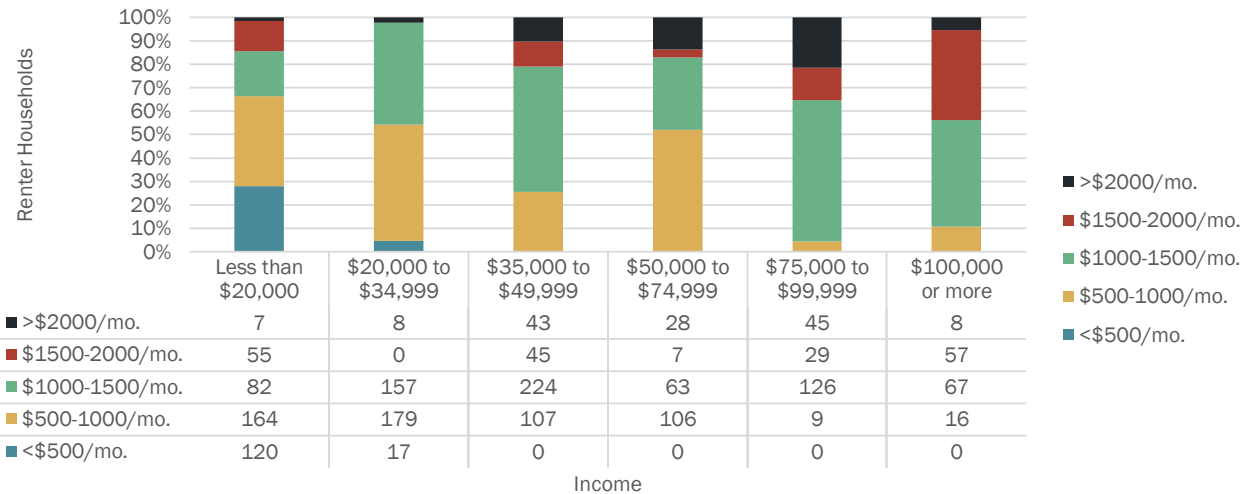
Spending on Rent by Income



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 Commerce's 1,716 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.

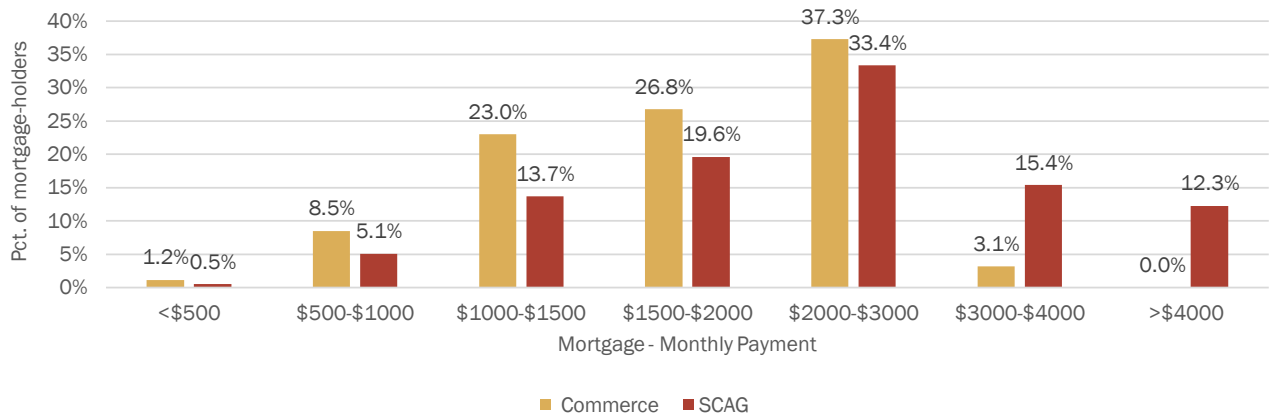
Household Income by (Cash) Rent



American Community Survey 2014-2018 5-year estimates.

Commerce 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 (7.7% of Commerce renters) to >\$2000/month (7.9% of Commerce renters). The most common rent category in Commerce is \$1000-1500/month with 40.6% of renters.

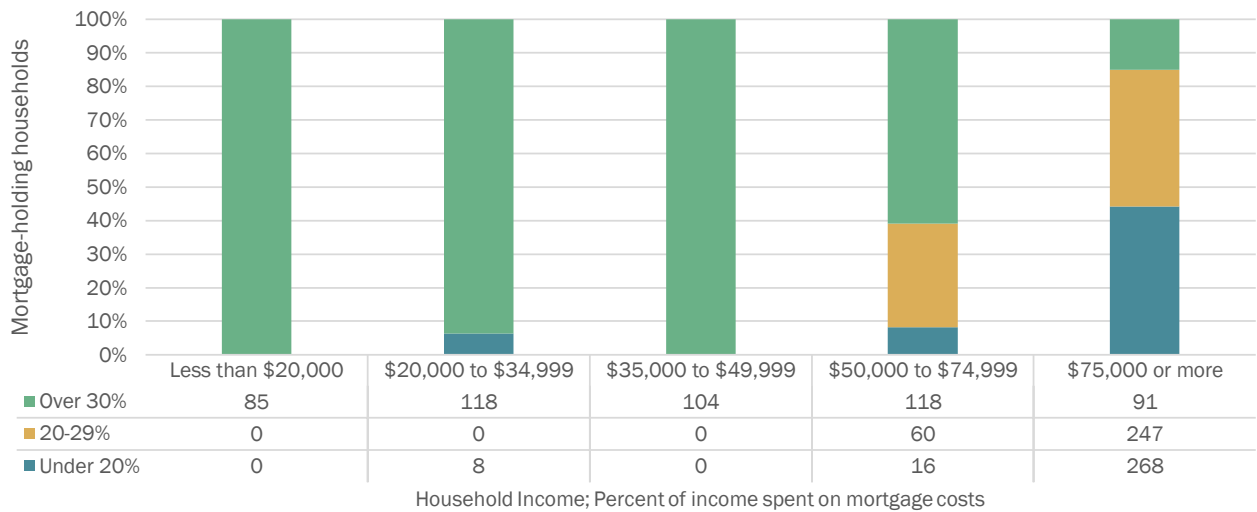
Monthly Owner Costs for Mortgage Holders



American Community Survey 2014-2018 5-year estimates.

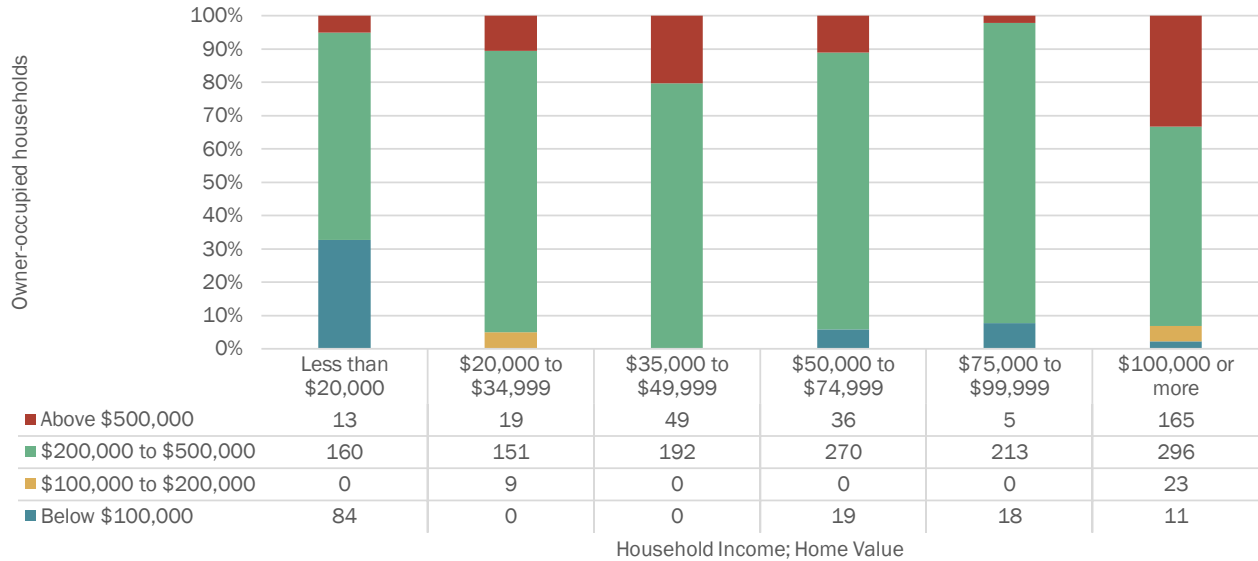
While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 46.7% of Commerce and 52.5% of the SCAG region. The most commonly occurring mortgage payment in Commerce is \$2000-\$3000/month and the most commonly occurring mortgage payment in the SCAG region is \$2000-\$3000/mo.

Costs for Mortgage Holders by Income



Mortgage-holding households in Commerce 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 Commerce mortgage-holding households is \$75,000 or more (606 households) and the most prevalent share of income spent on mortgage costs is over 30% (516 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 Commerce. The most commonly-occurring income category amongst owner households in Commerce is \$100,000 or more (495 households) and the most commonly-occurring home value category is \$200,000 to \$500,000 (1,282 households).

Extremely Low Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	58	4	6.9%
Black, non-Hispanic	40	0	0.0%
Asian and other, non-Hispanic	84	10	11.9%
Hispanic	3,420	915	26.8%
TOTAL	3,602	929	25.8%
Renter-occupied	2,100	755	36.0%
Owner-occupied	1,500	180	12.0%
TOTAL	3,600	935	26.0%

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 Commerce. 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 Commerce is Hispanic (26.8% compared to 25.8% 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	82	30%
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.	191	70%
TOTAL		273	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

6th Cycle Regional Housing Needs Allocation for Commerce:

	Units
Very-Low Income (<50% of AMI)	54
Low Income (50-80% of AMI)	22
Moderate Income (80-120% of AMI)	38
Above Moderate Income (>120% of AMI)	132
TOTAL	246

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



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Riverside, CA 92501
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SAN BERNARDINO COUNTY

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