



**PRE-CERTIFIED**

# **LOCAL HOUSING DATA**

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FOR THE CITY OF **SAN FERNANDO**

UPDATED APRIL 2021



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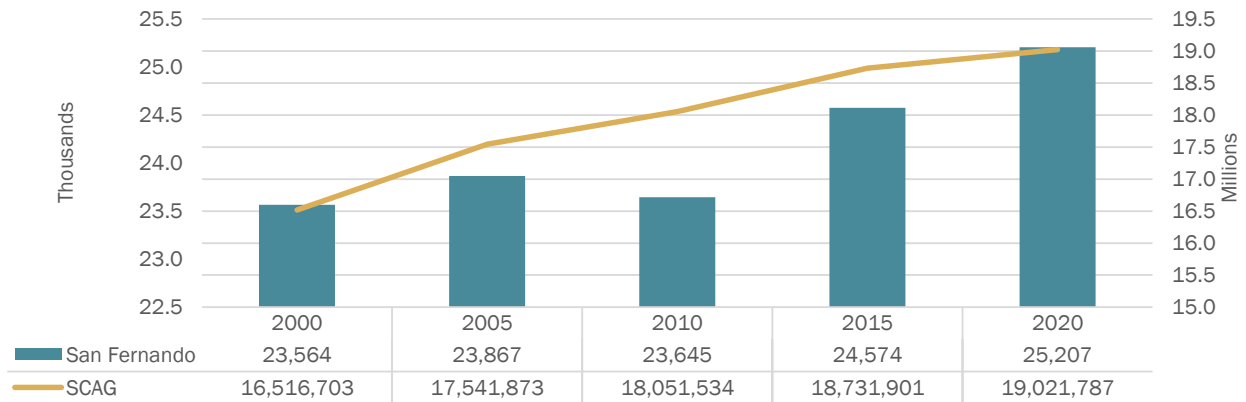
## Pre-Certified Local Housing Data for San Fernando

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

### I. POPULATION, EMPLOYMENT, AND HOUSEHOLDS

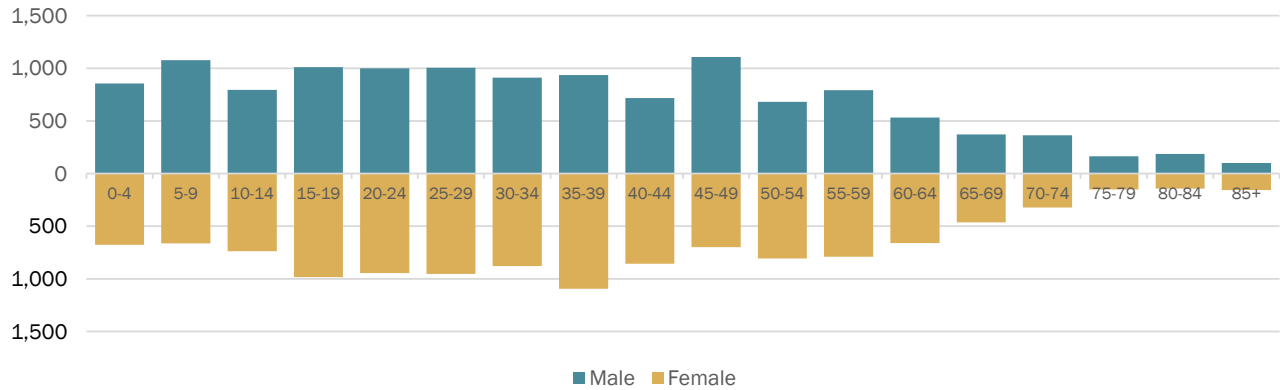
#### Population Trend, 2000-2020



CA DOF E-5 Population and Housing Unit Estimates

San Fernando has a 2020 total population of 25,207 including 114 living in group quarters according to the California Department of Finance. The chart above describes the population trend in San Fernando from 2000 to 2020. Over this period San Fernando had an annual growth rate of 0.3% compared to 0.7% for the region.

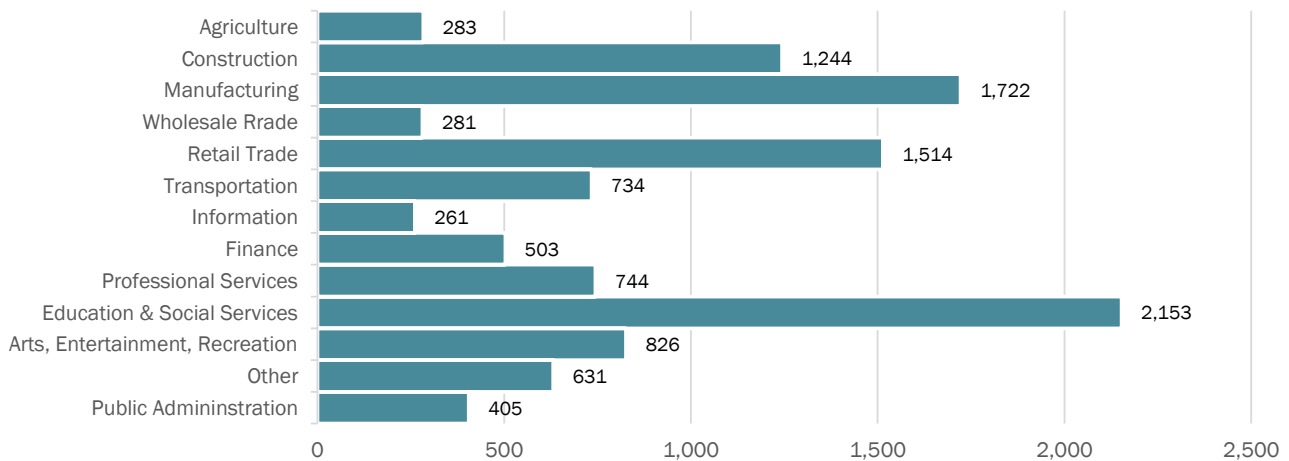
### Current Population by Age and Sex



American Community Survey 2014-2018 5-year estimates

The population of San Fernando is 51.3% male and 48.7% female. The share of the population of San Fernando which is under 18 years of age is 24.8%, which is higher than the regional share of 23.4%. San Fernando's seniors (65 and above) make up 9.9% of the population, which is lower than the regional share of 13%.

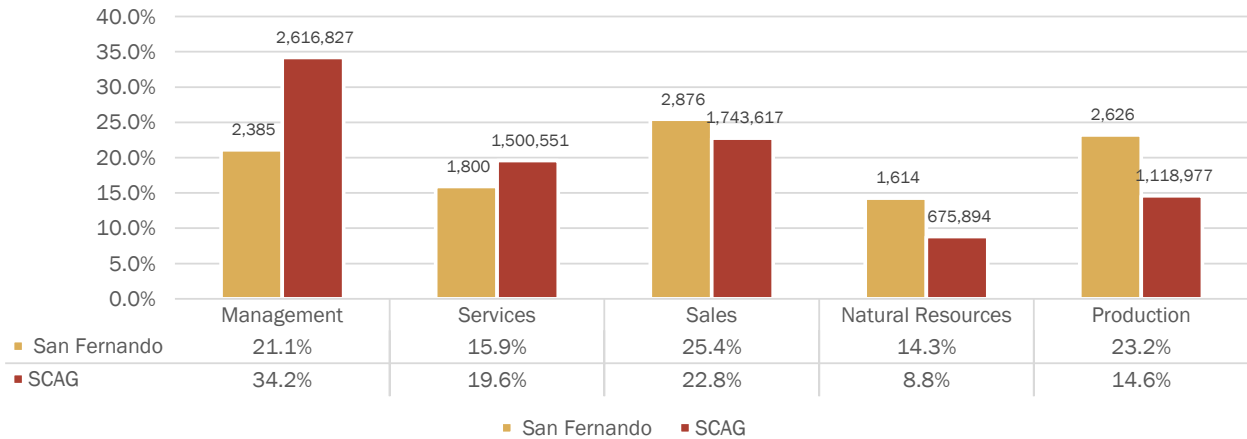
### Employment by Industry



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

San Fernando has 11,301 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 2,153 employees (19.1% of total) and the second most prevalent industry is Manufacturing with 1,722 employees (15.2% 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 San Fernando work, it is also possible to analyze the types of jobs they hold. The most prevalent occupational category in San Fernando is Sales, in which 2,876 (25.4% of total) employees work. The second-most prevalent type of work is in Production, which employs 2,626 (23.2% of total) in San Fernando.

## Farmworkers

### Farmworkers by Occupation:

San Fernando	Percent of total San Fernando workers:	SCAG Total	
189	1.67%	57,741	Total jobs: Farming, fishing, and forestry occupations
126	1.66%	31,521	Full-time, year-round jobs: Farming, fishing, and forestry occupations

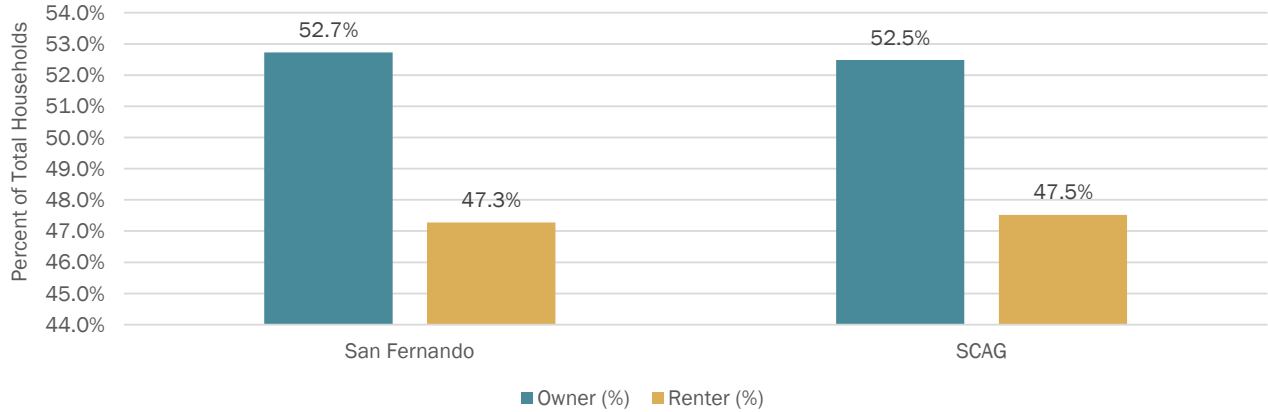
### Employment in the Agricultural Industry:

San Fernando	Percent of total San Fernando workers:	SCAG Total	
283	2.50%	73,778	Total in agriculture, forestry, fishing, and hunting
189	2.49%	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.

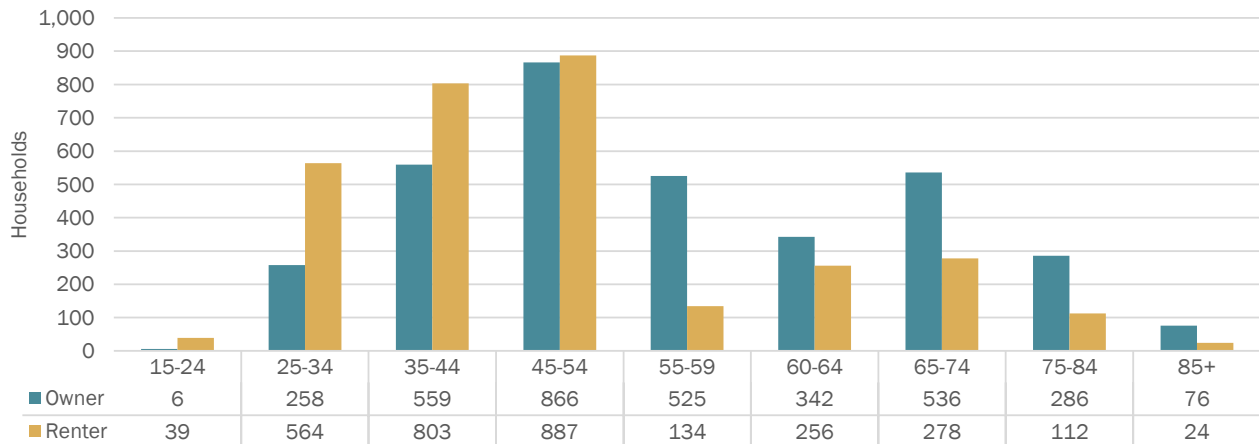
## Housing Tenure



American Community Survey 2014-2018 5-year estimates.

Housing security can depend heavily on housing tenure, i.e. whether homes are owned or rented. San Fernando's housing stock consists of 6,551 total units, 3,454 of which are owner-occupied and 3,097 of which are renter-occupied. The share of renters in San Fernando is lower than in the SCAG region overall.

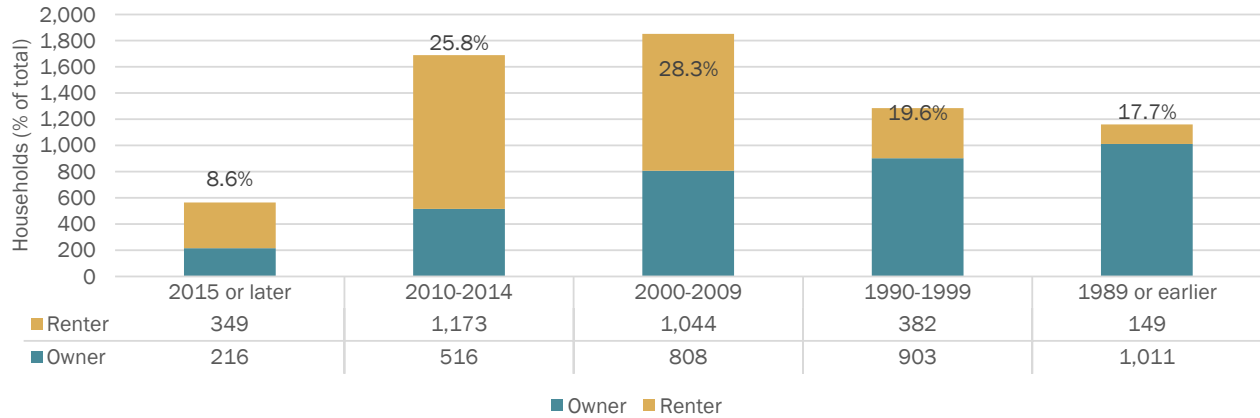
## Housing Tenure By Age



American Community Survey 2014-2018 5-year estimates.

In many places, housing tenure varies substantially based on the age of the householder. In San Fernando, the age group where renters outnumber owners the most is 15-24 (by 73.3%). The age group where owners outnumber renters the most is 55-59 (by 59.3%).

## Housing Tenure by Year Moved to Current Residence

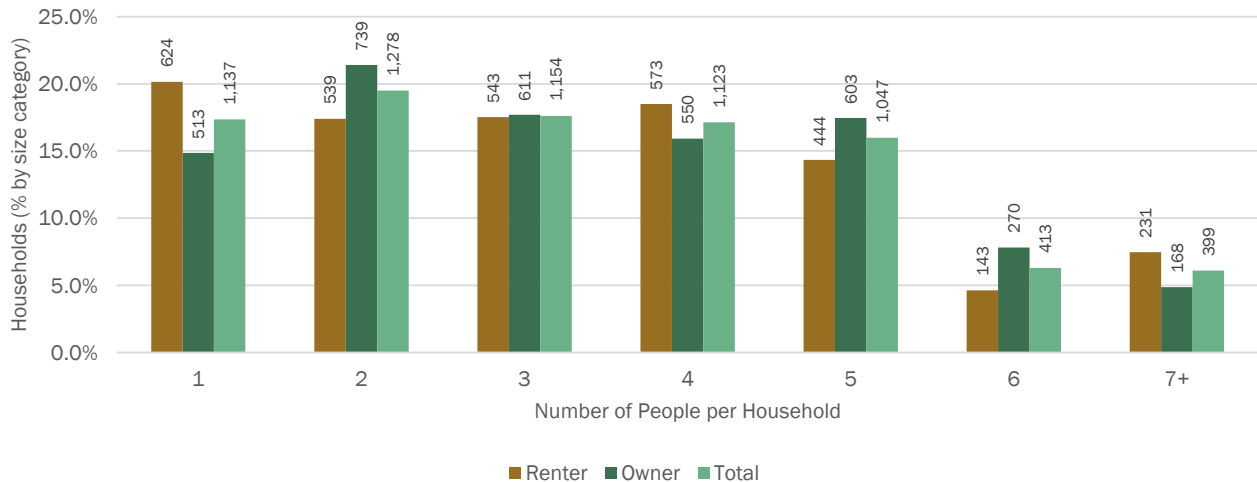


American Community Survey 2014-2018 5-year estimates.

Across the SCAG region, the most common move-in period was 2010-2014 (31.9%) followed by 2000-2009 (26.1%). In San Fernando, the period during which most people started living in their current residence was 2000-2009 (28.3%) followed by 2010-2014 (25.8%).

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

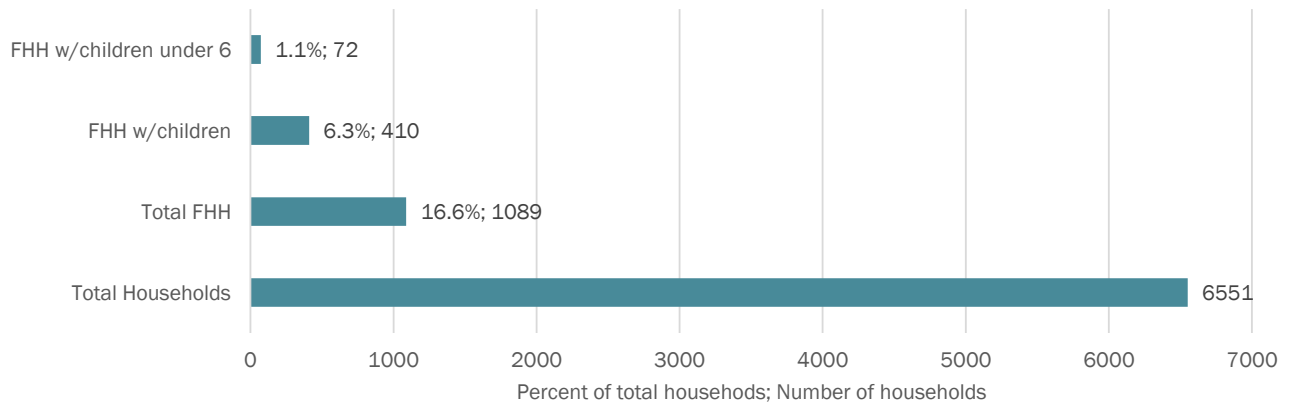
### Households by Household Size



American Community Survey 2014-2018 5-year estimates.

This chart illustrates the range of household sizes in San Fernando for owners, renters, and overall. The most commonly occurring household size is of two people (19.5%) and the second-most commonly occurring household is of three people (17.6%). San Fernando has a lower share of single-person households than the SCAG region overall (17.4% vs. 23.4%) and a higher share of 7+ person households than the SCAG region overall (6.1% vs. 3.1%).

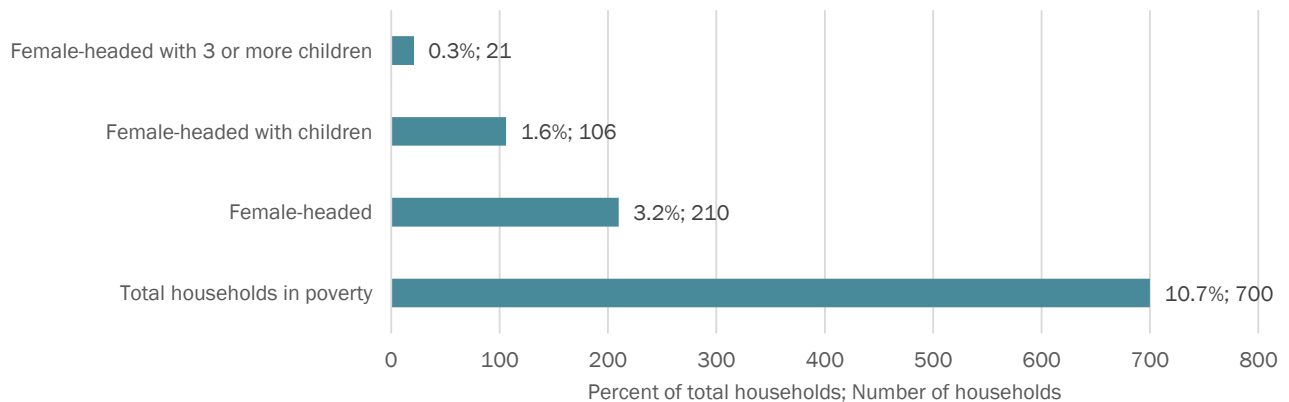
## Female Headed Households (FHH)



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 San Fernando's 6,551 total households, 16.6% are female-headed (compared to 14.3% in the SCAG region), 6.3% 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.

10.7 percent of San Fernando'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.



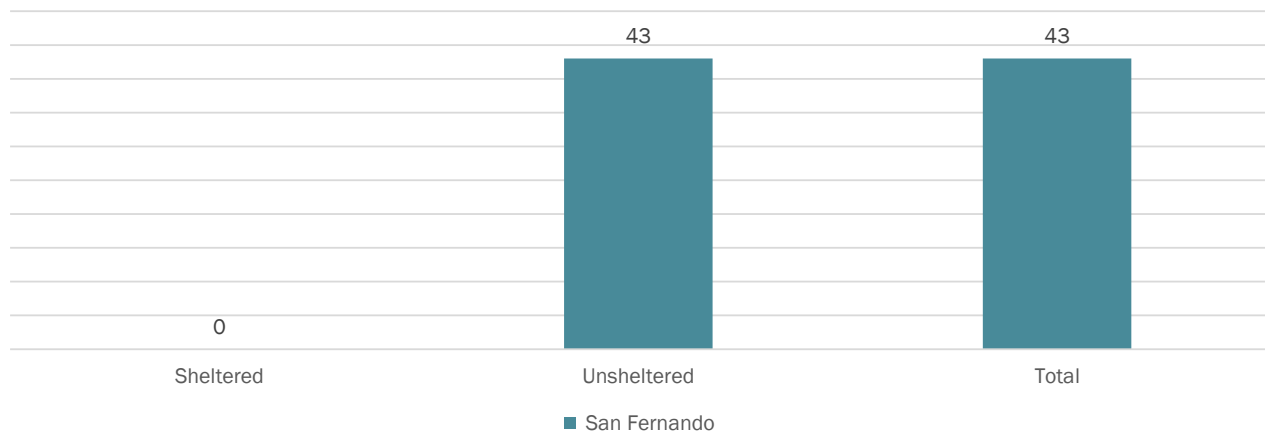
### Elderly Households by Income and Tenure

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	165	240	405	44.8%
	30-50% HAMFI	170	40	210	23.2%
	50-80% HAMFI	95	15	110	12.2%
	80-100% HAMFI	70	4	74	8.2%
	> 100% HAMFI	80	25	105	11.6%
<b>TOTAL</b>		<b>580</b>	<b>324</b>	<b>904</b>	

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 San Fernando's 904 such households, 44.8% earn less than 30% of the surrounding area income, (compared to 24.2% in the SCAG region), 68% earn less than 50% of the surrounding area income (compared to 30.9% in the SCAG region).

### III. PEOPLE EXPERIENCING HOMELESSNESS

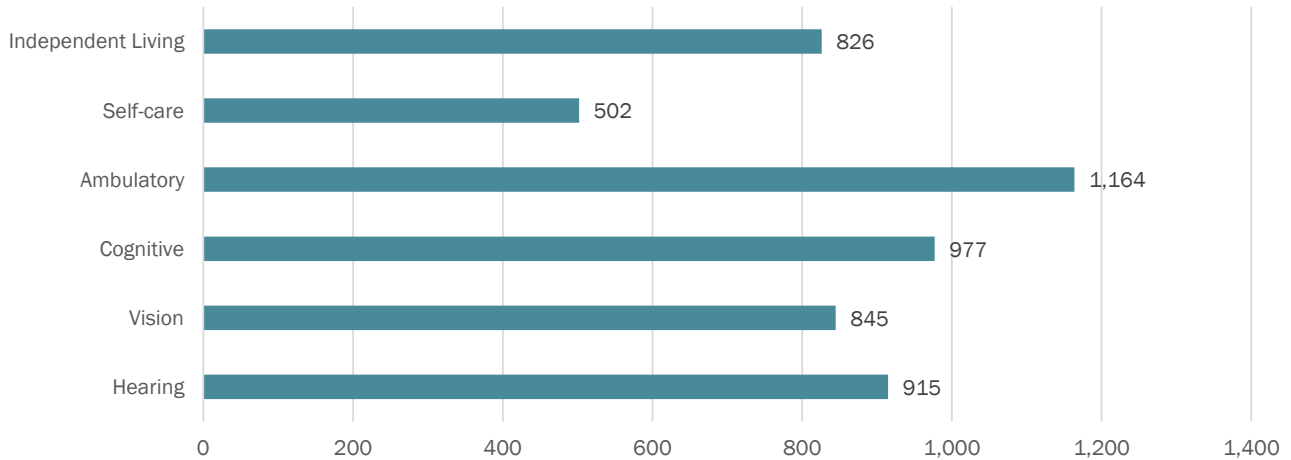


2019 city and county homelessness point-in-time counts processed by SCAG. Jurisdiction-level counts were not available in Imperial County and sheltered population (and thus total) counts were not available in Riverside County. As a result, SCAG region totals from this compilation of data sources likely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

#N/A

## IV. PEOPLE WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

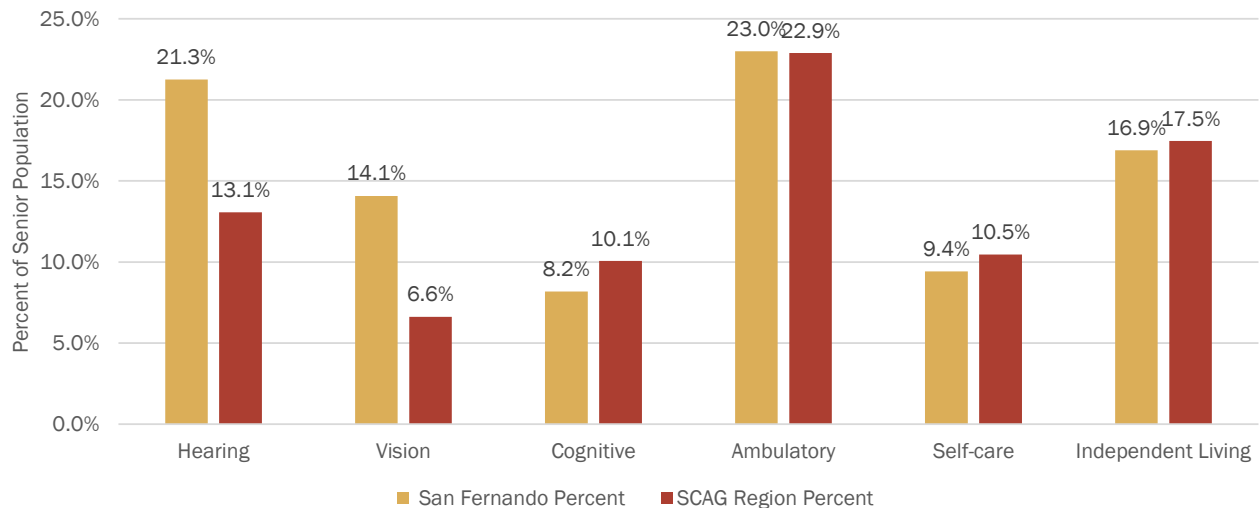
### Disability by Type



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 San Fernando, the most commonly occurring disability amongst seniors 65 and older was an ambulatory disability, experienced by 23% of San Fernando'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	563	42%	10,495	72%
Unemployed	64	5%	678	5%
Not in Labor Force	727	54%	3,498	24%
<b>TOTAL</b>	<b>1,354</b>		<b>14,671</b>	

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 San Fernando, 41.6% of the population with a disability is employed, compared to 71.5% of the non-disabled population.

## Developmental Disabilities

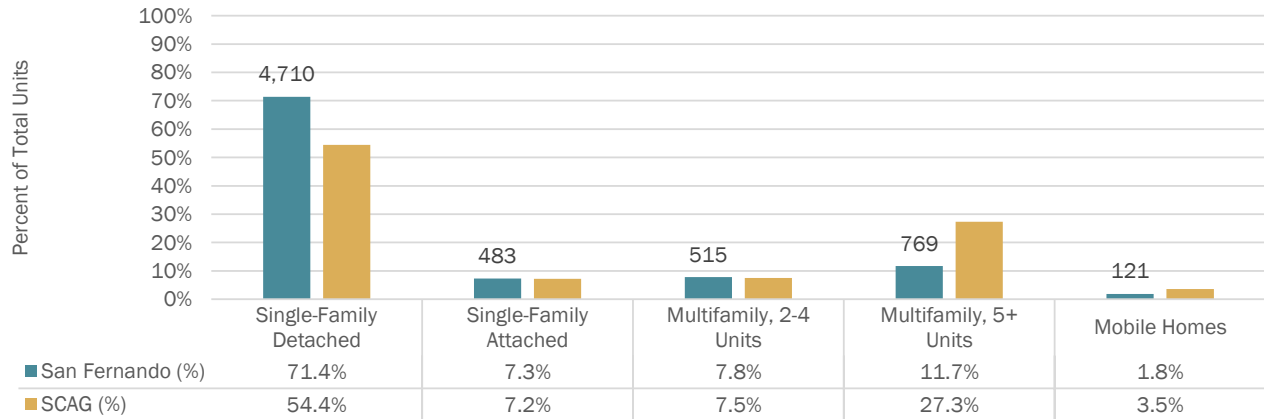
		San Fernando
<b>By Residence:</b>	Home of Parent/Family/Guardian	412
	Independent/Supported Living	15
	Community Care Facility	0
	Intermediate Care Facility	5
	Foster/Family Home	5
	Other	5
<b>By Age:</b>	0 - 17 Years	442
	18+ Years	270
<b>TOTAL</b>		<b>1154</b>

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

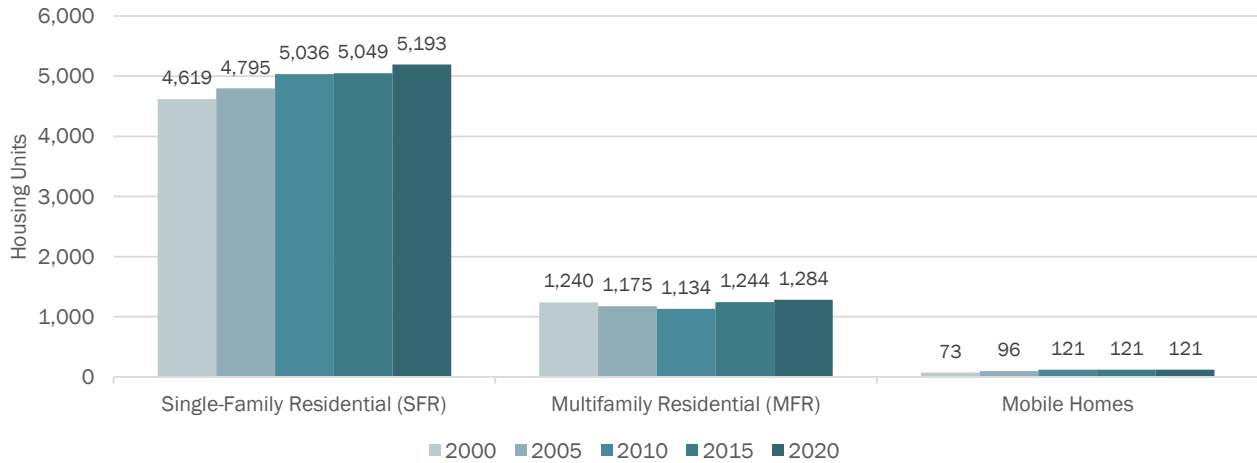
### Housing Type



CA DOF E-5 Population and Housing Unit Estimates

The chart above provides detailed information on the housing stock in San Fernando, which has a total of 6,598 housing units. The most prevalent housing type in San Fernando is single-family detached with 4,710 units. The share of all single-family units in San Fernando is 78.7%, which is higher than the 61.7% share in the SCAG region. Out of the total housing units in San Fernando, there are 6,269 occupied-units, which equates to a 5% total vacancy rate. The average household size (as expressed by the population to housing unit ratio) is 4.003.

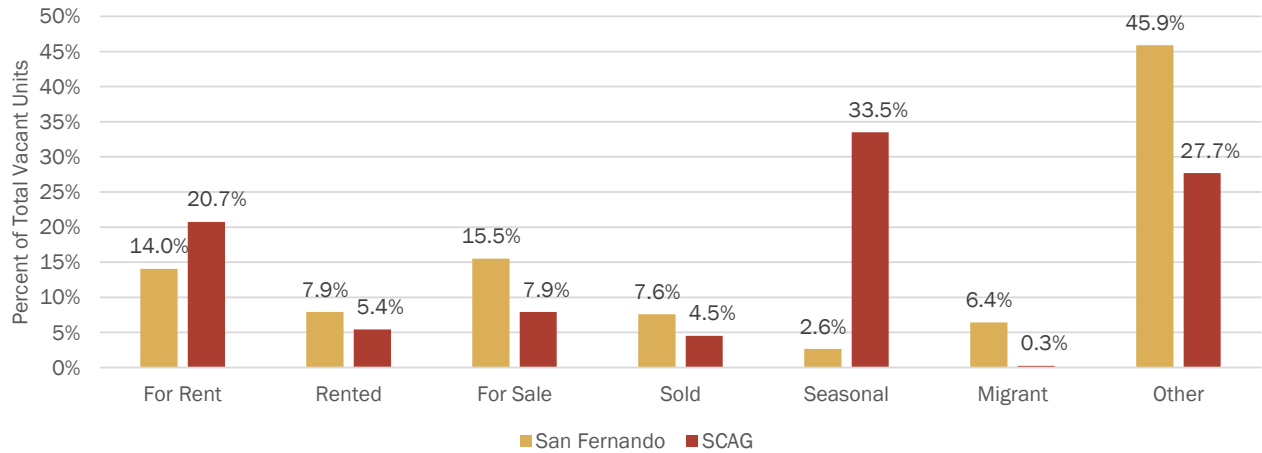
### Housing Type Trend



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 San Fernando. When comparing 2000 to 2020, SFR units increased by 574, MFR units increased by 44, and mobile units increased by 48.

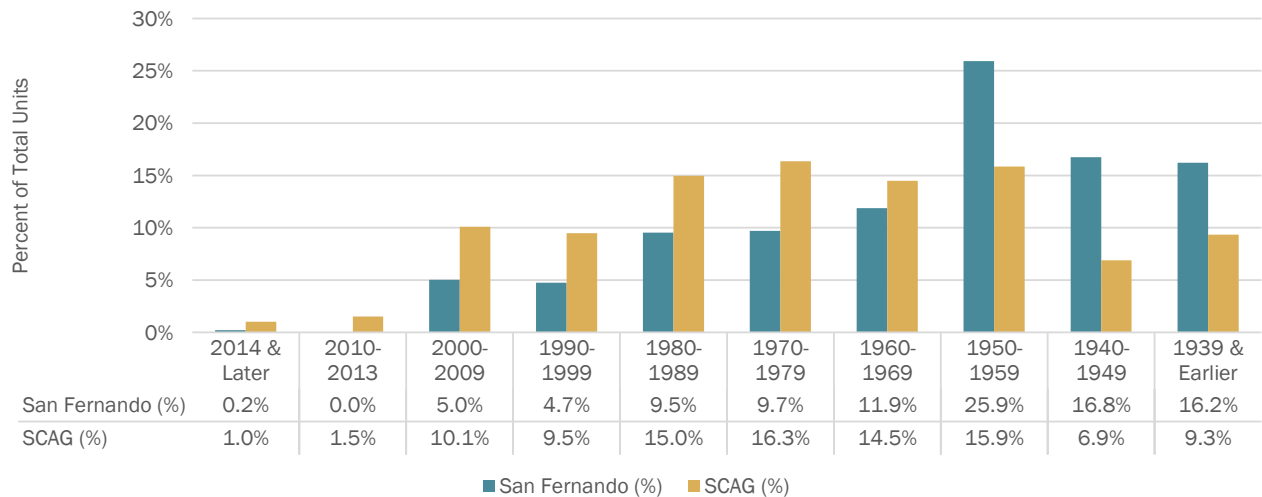
## Vacant Units by Type



American Community Survey 2014-2018 5-year estimates.

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

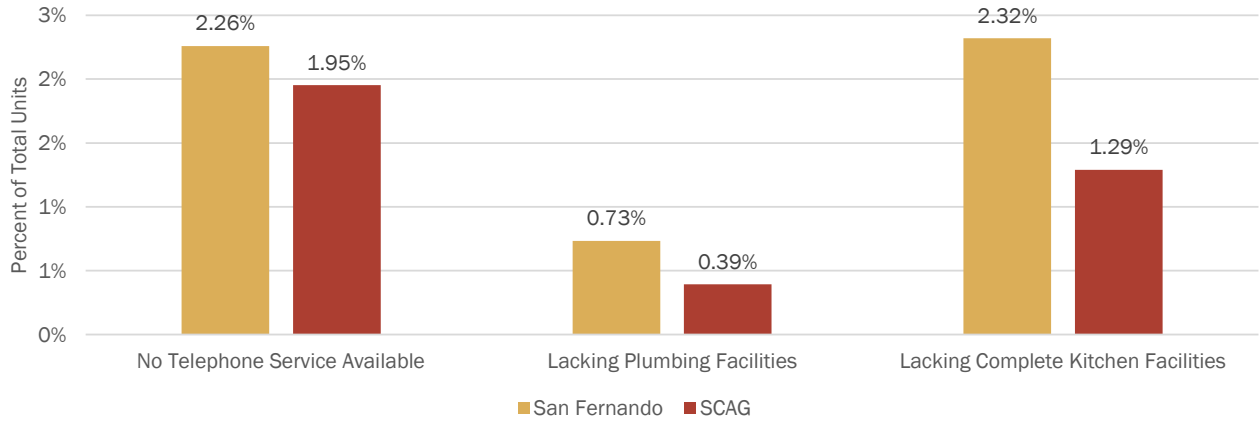
## Housing Units by Year Structure Built



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 San Fernando's housing units were built is 1950-1959, while in the SCAG region more units were built during 1970-1979 than any other period.

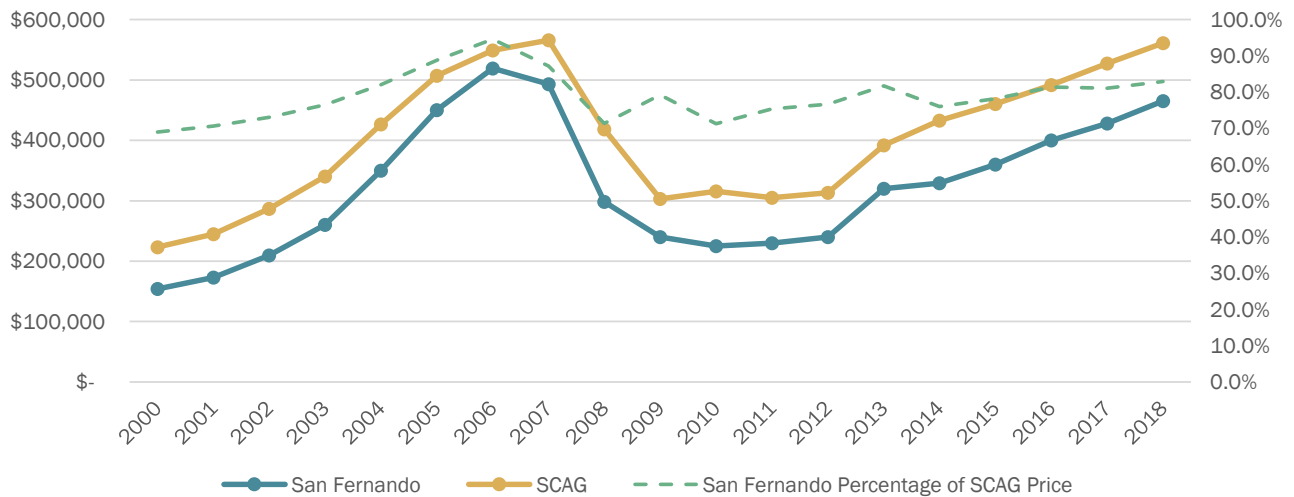
### Substandard Housing



American Community Survey 2014-2018 5-year estimates.

The ACS includes surveys about three factors of what may be considered substandard housing. In San Fernando, 148 units lack telephone service, 48 units lack plumbing facilities, and 152 units lack complete kitchen facilities.

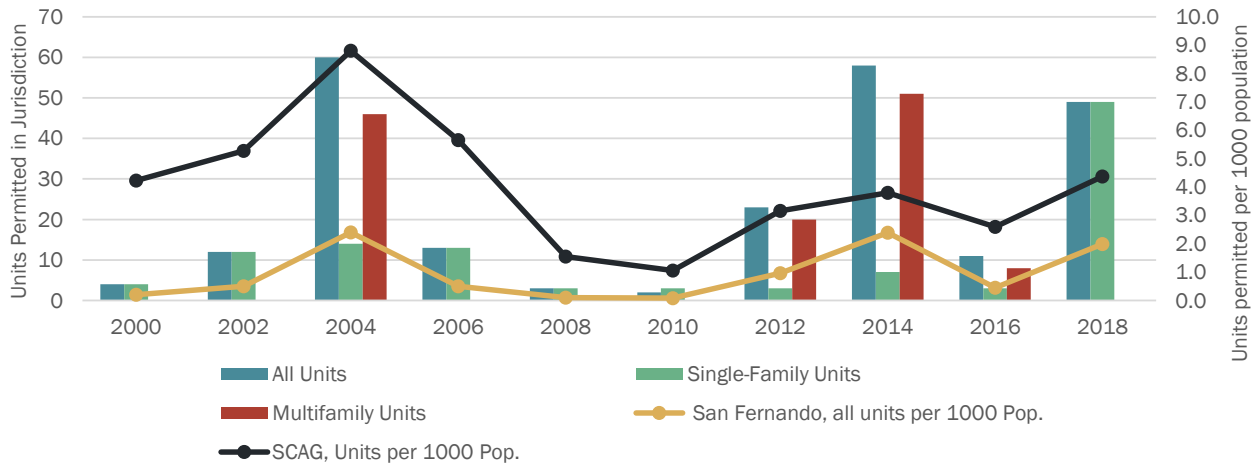
### Median Home Sales Price for Existing Homes



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 San Fernando increased 202% while prices in the SCAG region increased 151%. 2018 median home sales prices in San Fernando were \$465,000 and the highest experienced since 2000 was \$519,250 in 2006. Prices in San Fernando have ranged from a low of 69% of the SCAG region median in 2000 and a high of 94.6% in 2006.

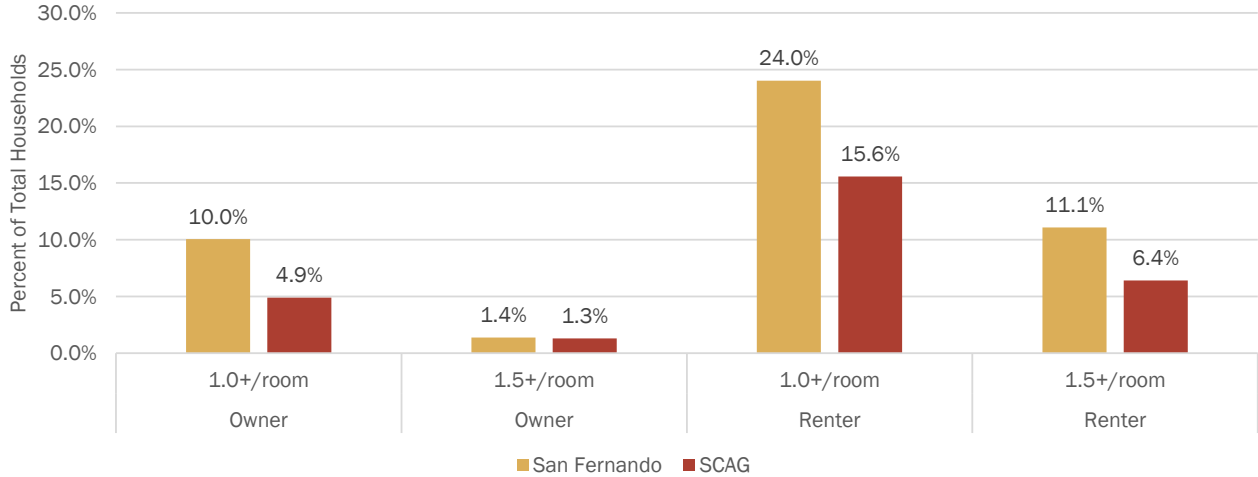
## Housing Units Permitted



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 San Fernando, 347 owner-occupied and 744 renter-occupied households had more than 1.0 occupants per room, which meets the ACS definition for overcrowding. 48 owner-occupied households and 343 renter-occupied households had more than 1.5 occupants per room, which meets the ACS definition for severe overcrowding.

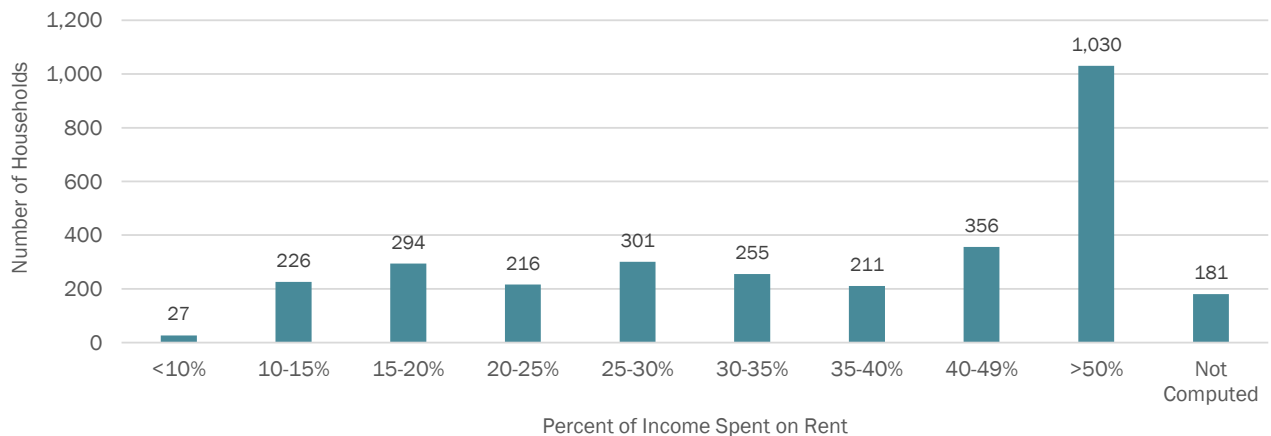
## Cost Burden by Income

Households by Share of Income Spent on Housing Cost:			
Income	< 30%	30-50%	> 50%
< 30% HAMFI	155	160	950
30-50% HAMFI	264	535	264
50-80% HAMFI	830	434	140
80-100% HAMFI	490	109	0
> 100% HAMFI	1,615	49	0
<i>Total Households</i>	<i>3,354</i>	<i>1,287</i>	<i>1,354</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 San Fernando by their income relative to the surrounding area and their share of income spent on housing.

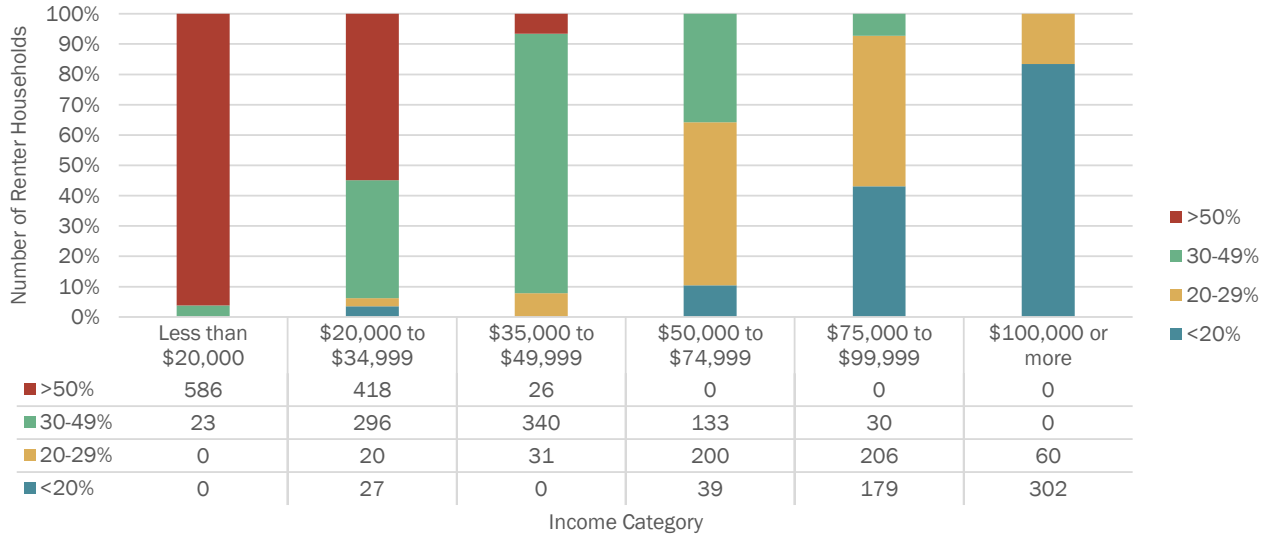
## Spending on Rent



Across San Fernando's 3,097 renter households, 1,852 (59.8%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 1,030 renter households in San Fernando (33.3%) 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 San Fernando's 2,916 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.

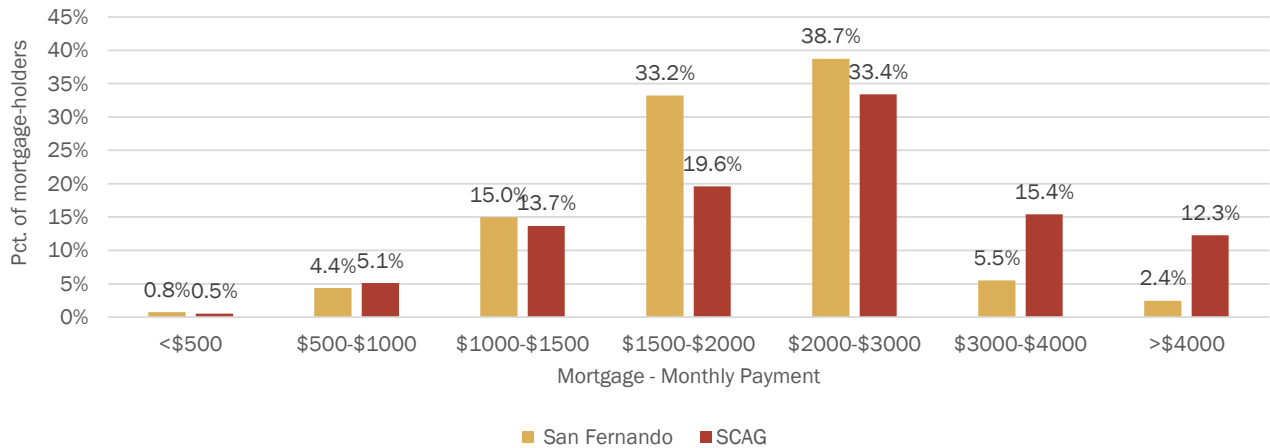
### Household Income by (Cash) Rent



American Community Survey 2014-2018 5-year estimates.

San Fernando 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 (2.8% of San Fernando renters) to >\$2000/month (6.1% of San Fernando renters). The most common rent category in San Fernando is \$1000-1500/month with 33.9% of renters.

### Monthly Owner Costs for Mortgage Holders



American Community Survey 2014-2018 5-year estimates.

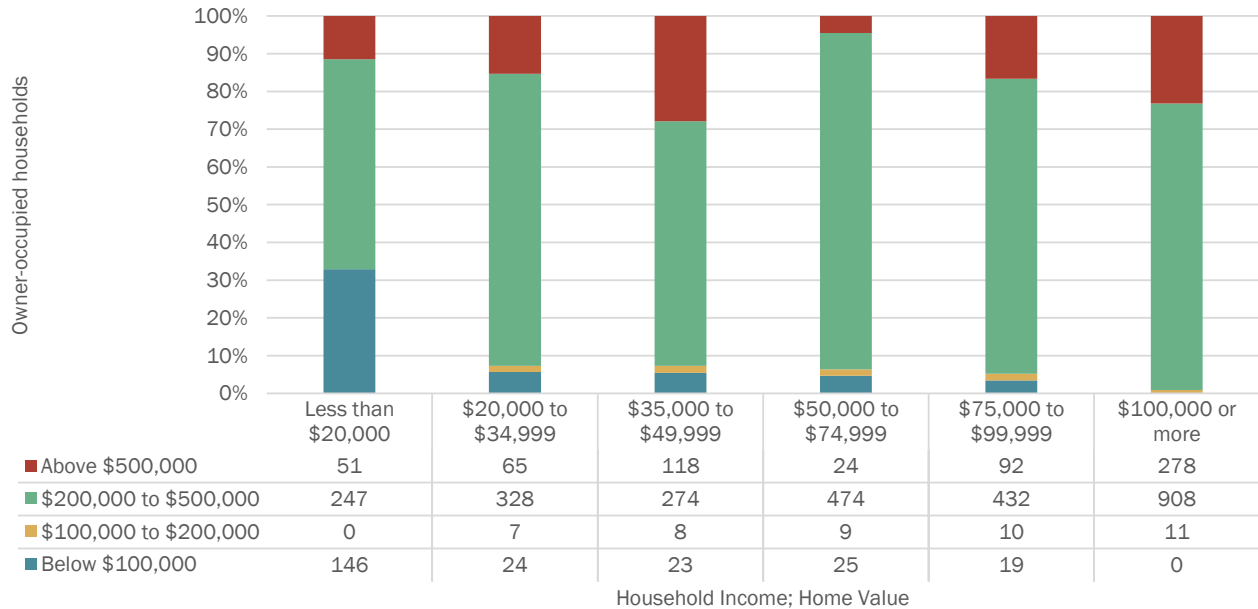
While renter households receive much of the focus when it comes to housing cost analysis, owner households make up 52.7% of San Fernando and 52.5% of the SCAG region. The most commonly occurring mortgage payment in San Fernando is \$2000-\$3000/month and the most commonly occurring mortgage payment in the SCAG region is \$2000-\$3000/mo.

### Costs for Mortgage Holders by Income



Mortgage-holding households in San Fernando 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 San Fernando mortgage-holding households is \$75,000 or more (1,402 households) and the most prevalent share of income spent on mortgage costs is over 30% (1,169 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 San Fernando. The most commonly-occurring income category amongst owner households in San Fernando is \$100,000 or more (1,197 households) and the most commonly-occurring home value category is \$200,000 to \$500,000 (2,663 households).

### Extremely Low Income Housing Needs

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	468	105	22.4%
Black, non-Hispanic	104	10	9.6%
Asian and other, non-Hispanic	124	0	0.0%
Hispanic	5,374	1,224	22.8%
<b>TOTAL</b>	<b>6,070</b>	<b>1,339</b>	<b>22.1%</b>
Renter-occupied	2,715	945	34.8%
Owner-occupied	3,355	395	11.8%
<b>TOTAL</b>	<b>6,070</b>	<b>1,340</b>	<b>22.1%</b>

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 San Fernando. 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 San Fernando is Hispanic (22.8% compared to 22.1% 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.	204	100%
<b>TOTAL</b>		<b>204</b>	<b>100%</b>

*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](mailto:dmazzella@chpc.net))

## VIII. REGIONAL HOUSING NEEDS ALLOCATION

### Final 6th Cycle Regional Housing Needs Allocation for San Fernando:

	Units
Very-Low Income (<50% of AMI)	461
Low Income (50-80% of AMI)	273
Moderate Income (80-120% of AMI)	284
Above Moderate Income (>120% of AMI)	777
<b>TOTAL</b>	<b>1,795</b>

*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	<a href="http://www.data.census.gov">www.data.census.gov</a>
DOF	CA DOF E-5 Population and Housing Unit Estimates	<a href="http://www.dof.ca.gov/forecasting/demographics/">www.dof.ca.gov/forecasting/demographics/</a>
CHAS	HUD CHAS, 2012-2016	<a href="http://www.huduser.gov/portal/datasets/cp.html">www.huduser.gov/portal/datasets/cp.html</a>
CA DDS	California Department of Developmental Services	<a href="http://www.dds.ca.gov/transparency/">www.dds.ca.gov/transparency/</a>
SCAG LOCAL PROFILES	Including Construction Industry Research Board (CIRB) and Core Logic/DataQuick	<a href="http://www.scag.ca.gov/DataAndTools/Pages/LocalProfiles.aspx">www.scag.ca.gov/DataAndTools/Pages/LocalProfiles.aspx</a>



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**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