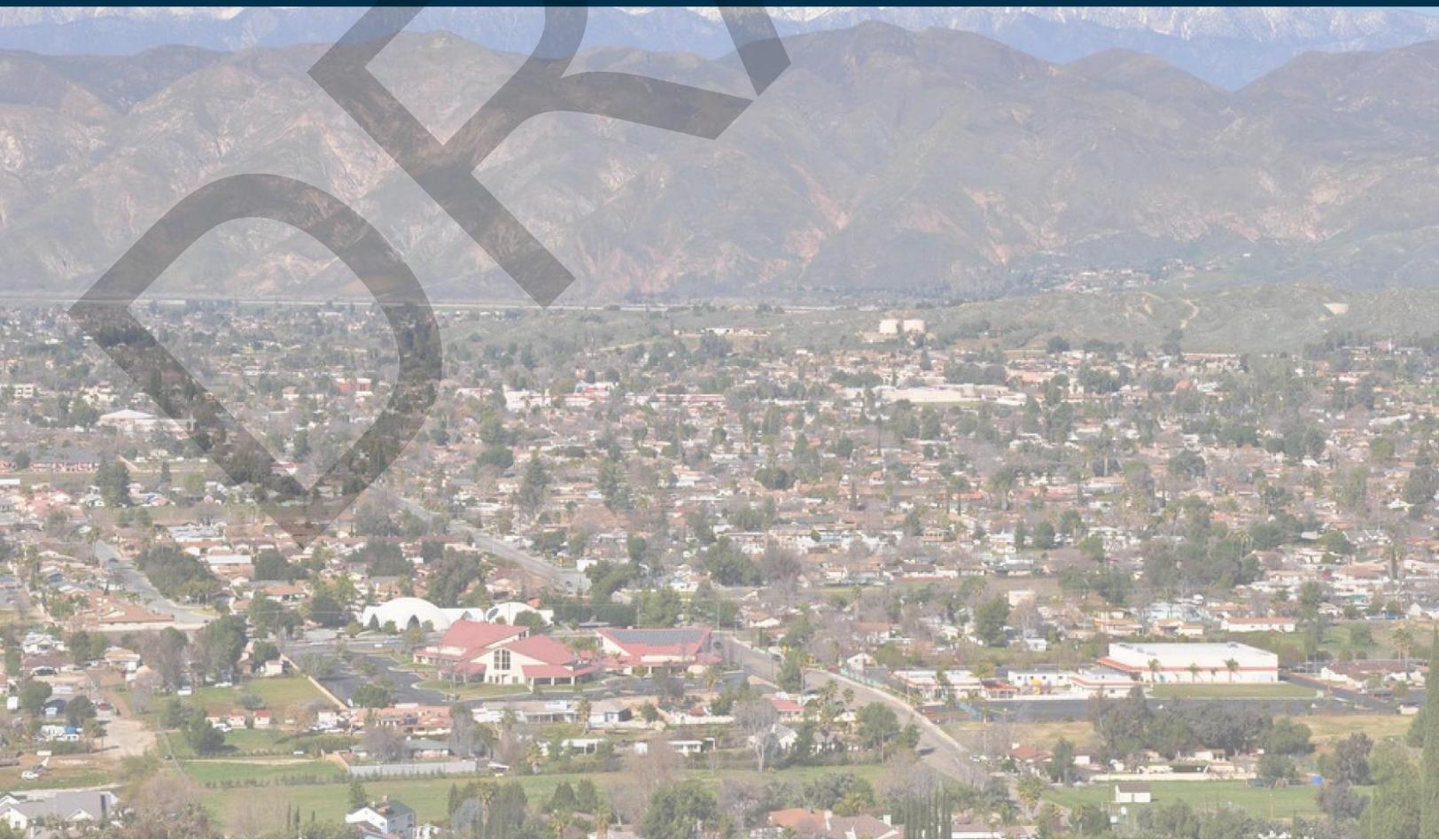# Section 2

## COMMUNITY PROFILE

# Section 2: Community Profile

The Community Profile provides an overview of the City's housing and population conditions which are the foundation for policies and programs within with the Housing Element. The City of Hemet strives to achieve a balanced housing stock that meets the varied needs of all income segments of the community. To understand the City's housing needs, the nature of the existing housing stock and the housing market are comprehensively evaluated. This section of the Housing Element discusses the major components of housing needs in Hemet, including population, household, economic and housing stock characteristics. These components are presented in a regional context nearby communities when relevant. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the City to implement during the 2021-2029 Housing Element cycle.

## A. Population Characteristics

It is important to understand the characteristics of a population to appropriately plan for the future needs of a community. Issues such as population growth, race, ethnicity, age, and employment trends influence the type and extent of housing needed. This also indicates the local population's ability to afford housing. The following section analyzes the various population characteristics and trends that affect housing need.

### 1. Population Growth

**Table 2-1** provides the Southern California Association of Governments (SCAG) 2016-2040 Regional Growth Forecast population projections through 2040. City of Hemet's population is forecast to increase 54.4 percent through 2040. Compared to the rest of the County, Hemet's population is forecast to grow 9.3 percent more than surrounding cities. The City's population growth rate is forecast to be greater than adjacent cities of San Jacinto and Perris and the County of Riverside.

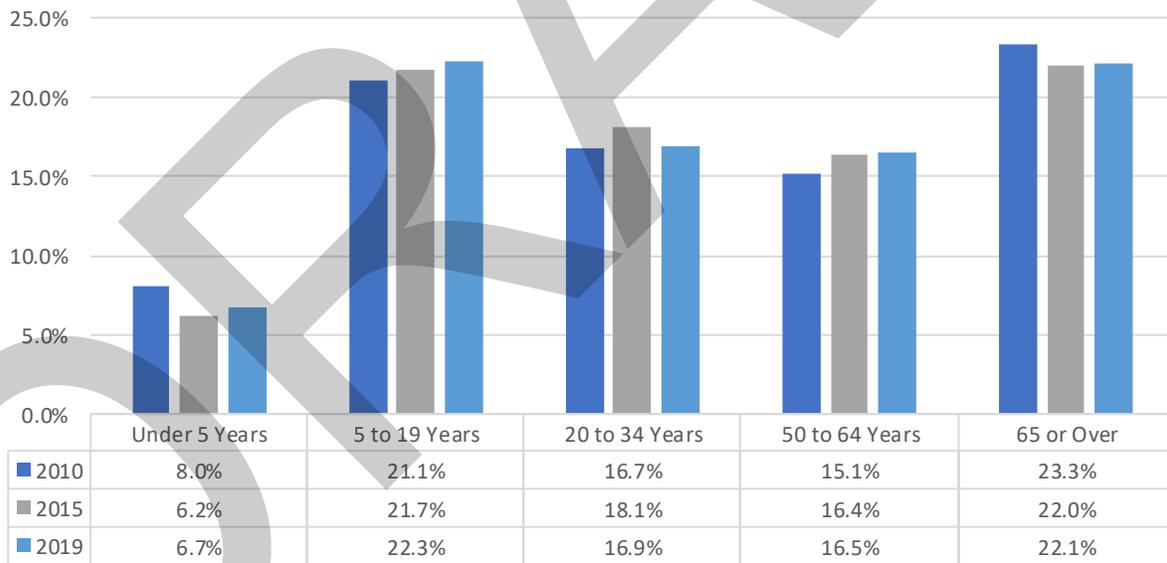| Table 2-1: Population Growth (2010-2040) | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Population | | | | | Percent Change | |
| Jurisdiction | 2010 Actual | 2012 Projected | 2020 Projected | 2035 Projected | 2040 Projected | 2010-2020 | 2020-2040 |
| San Jacinto | 44,199 | 45,100 | 48,600 | 73,300 | 79,900 | 10.0% | 64.4% |
| **Hemet** | **78,657** | **80,800** | **91,900** | **115,400** | **126,500** | **16.8%** | **37.6%** |
| Menifee | 77,519 | 81,600 | 93,800 | 115,900 | 121,100 | 21.0% | 29.1% |
| Perris | 68,386 | 70,700 | 78,100 | 112,400 | 116,700 | 14.2% | 49.4% |
| Riverside County | 2,189,641 | 2,245,000 | 2,480,000 | 3,055,000 | 3,183,000 | 13.3% | 28.3% |
| *Source: U.S. Census Bureau, 2010; SCAG 2016-2040 RTP/SCS Final Growth Forecast by Jurisdiction Report.* | | | | | | | |

## 2. Age Characteristics

Housing demand is influenced by unique preferences of different age groups. Interest in housing type may vary by the type of household (age, family/non-family, etc.). Younger and middle-aged persons mays seek homes that accommodate needs of a growing household, while older persons may look to downsize to lower maintenance homes[1]. For example, seniors may favor apartments, low to moderate-cost condominiums, and smaller or more affordable single-family units because they tend to live on smaller or fixed incomes and have smaller families. Persons aged 35 and 65 years make up a major portion of the homebuyer market for moderate to high cost apartments and condominiums because they generally have higher incomes and larger families. As a population moves through different age cohorts, housing needs may change. Housing in a community should accommodate the changing needs throughout these different age cohorts.

In 2010, those 65 years of age or older represented the largest percentage of the population. In 2019, persons between 5 and 19 years of age represented the largest percent of the population. **Figure 2-1** shows that between 2010 and 2019 distribution of age within the total population has been relatively stable. Hemet has a large young population and a large aging population. The percentage of children and young adults under 19 has remained relatively stable, from 29.1 percent in 2010 to 29 percent in 2019. Persons over the age of 50 have increased from 38.4 percent in 2010 to 38.6 percent in 2019.

### Figure 2-1: Age Distribution (2010-2019)



| | Under 5 Years | 5 to 19 Years | 20 to 34 Years | 50 to 64 Years | 65 or Over |
|---|---|---|---|---|---|
| ■ 2010 | 8.0% | 21.1% | 16.7% | 15.1% | 23.3% |
| ■ 2015 | 6.2% | 21.7% | 18.1% | 16.4% | 22.0% |
| ■ 2019 | 6.7% | 22.3% | 16.9% | 16.5% | 22.1% |

*Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.*

**Table 2-2** shows that Hemet's most populous age group is between 5 and 19 years and represents 22.3 percent of the population in 2019. This trend is consistent with the County and the Cities of San Jacinto, Menifee, and Perris. All jurisdictions listed in Table 2-2, except Perris, have the lowest percentages of persons under the age of 5. Table 2-2: Comparative Age Distribution (2019)

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[1] RCLCO Real Estate Advisors, Housing and Community Preference Survey, 2018.

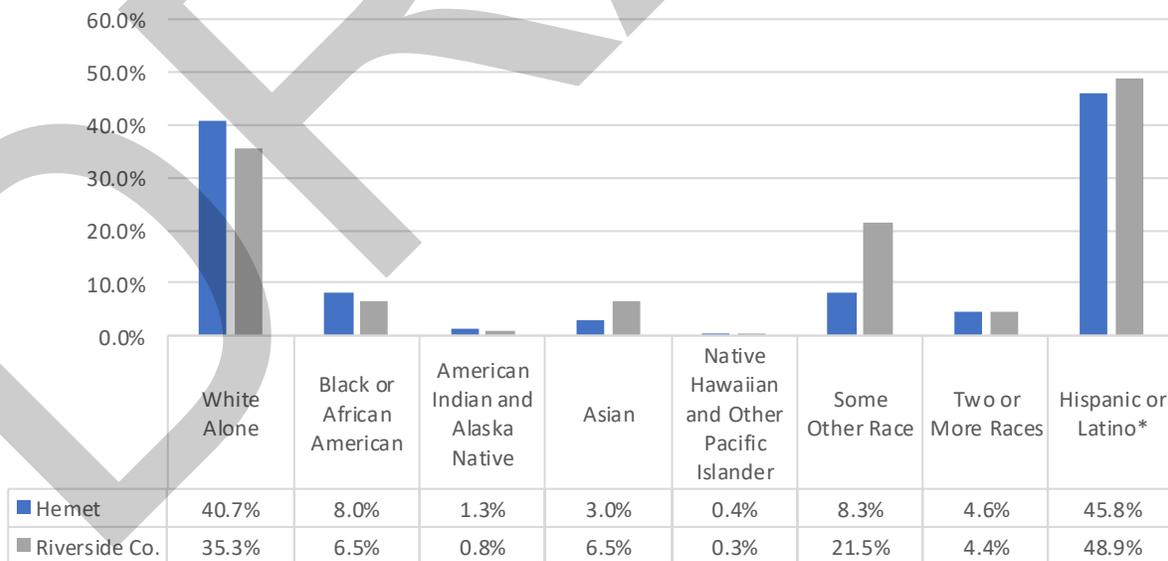| Jurisdiction | Under 5 | 5 to 19 | 20 to 34 | 50 to 64 | 65 or Over |
|---|---|---|---|---|---|
| San Jacinto | 9% | 24.8% | 20.5% | 14.2% | 12.4% |
| **Hemet** | **6.7%** | **22.3%** | **16.9%** | **16.5%** | **22.1%** |
| Menifee | 6.9% | 21.1% | 17.6% | 15.7% | 20% |
| Perris | 9.9% | 31.8% | 22.2% | 9.6% | 4.5% |
| Riverside County | 7.7% | 24.5% | 19.9% | 15.3% | 11.6% |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | |

## 3. Racial and Ethnic Characteristics

Equal opportunity for housing is an important component in the provision of housing units within jurisdictions. Racial and ethnic characteristics assist in identifying potential housing needs across racial and ethnic groups within Hemet. The Housing Element contains a further discussion of race and ethnicity in the Fair Housing analysis within **Section 3**.

**Figure 2-2** illustrates the racial and ethnic composition of the City of Hemet. Hemet's 2019 population consists of 40.7 percent identifying as White, followed by 8.3 percent of individuals identifying as Some Other Race. Compared to Riverside County, Hemet has larger percentages of White and Black or African American populations. Those who identify as American Indian/Alaska Native and Native Hawaiian/Other Pacific Islander represent the smallest racial groups in Hemet and Riverside County. Hemet's American Indian/Alaska Native population is approximately .5 percent greater than Riverside County's.

Persons of all races identifying as Hispanic or Latino is shown in **Figure 2-2**. The City of Hemet has a slightly lower population of individuals identifying as Hispanic or Latino (45.8 percent compared to Riverside County (48.9 percent).

**Figure 2-2: Racial and Ethnic Distribution (2019)**



| | White Alone | Black or African American | American Indian and Alaska Native | Asian | Native Hawaiian and Other Pacific Islander | Some Other Race | Two or More Races | Hispanic or Latino* |
|---|---|---|---|---|---|---|---|---|
| Hemet | 40.7% | 8.0% | 1.3% | 3.0% | 0.4% | 8.3% | 4.6% | 45.8% |
| Riverside Co. | 35.3% | 6.5% | 0.8% | 6.5% | 0.3% | 21.5% | 4.4% | 48.9% |

*Of any Race
*Source: American Community Survey, 5-Year Estimates, 2019.*

**Table 2-3** shows that in 2019 the majority of residents in Hemet and surrounding cities identified as White, apart from City of Perris. The City of Hemet has the highest White population of the surrounding cities and the County. The Asian and Some Other Race populations in Hemet have the lowest percentages when compared to the neighboring cities and the rest of Riverside County.
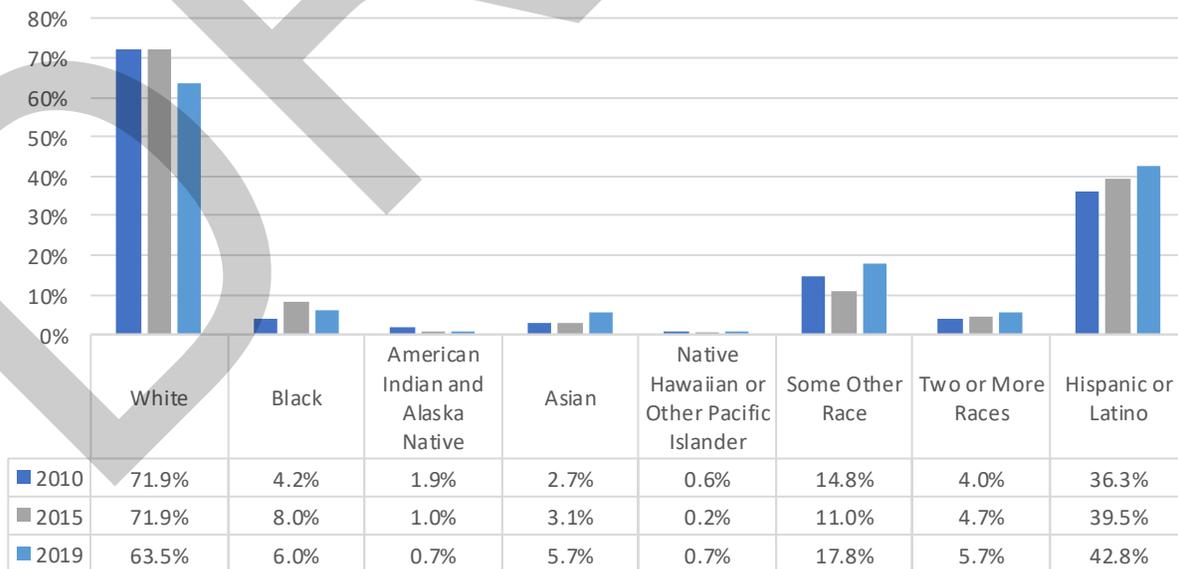
| Table 2-3: Racial and Ethnic Distribution | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Jurisdiction | White | Black or African American | American Indian and Alaska Native | Asian | Native Hawaiian and Other Pacific Islander | Some Other Race | Two or More Races | Hispanic or Latino |
| San Jacinto | 70.1% | 7.6% | 2.1% | 3.4% | 0.1% | 12.1% | 4.7% | 55.1% |
| **Hemet** | **74.5%** | **8.0%** | **1.3%** | **3.0%** | **0.4%** | **8.3%** | **4.6%** | **45.8%** |
| Menifee | 63.5% | 6.0% | 0.7% | 5.7% | 0.7% | 17.8% | 5.7% | 37.2% |
| Perris | 31.6% | 10.0% | 0.4% | 3.9% | 0.1% | 51.4% | 2.6% | 76.8% |
| Riverside County | 59.9% | 6.5% | 0.8% | 6.5% | 0.3% | 21.5% | 4.4% | 48.9% |
| *Source: Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | | | |

An important component of analyzing race and ethnicity is identifying how demographics within Hemet have changed over time. **Figure 2-3** illustrates changes between 2010 and 2019. The Hemet population that identifies as White and Some Other Race have both experienced the greatest fluctuations between 2010 and 2019. In 2015, the White population decreased by 6.6 percent, while those who identify as Some Other Race increased by 3 percent. The Black or African American population has been steadily increasing (a 1.8 percent total increase), while the American Indian/Alaska Native population has decreased from 1.9 percent to 0.7.

**Figure 2-3: Race and Ethnicity in Hemet (2010-2019)**



| | White | Black | American Indian and Alaska Native | Asian | Native Hawaiian or Other Pacific Islander | Some Other Race | Two or More Races | Hispanic or Latino |
|---|---|---|---|---|---|---|---|---|
| 2010 | 71.9% | 4.2% | 1.9% | 2.7% | 0.6% | 14.8% | 4.0% | 36.3% |
| 2015 | 71.9% | 8.0% | 1.0% | 3.1% | 0.2% | 11.0% | 4.7% | 39.5% |
| 2019 | 63.5% | 6.0% | 0.7% | 5.7% | 0.7% | 17.8% | 5.7% | 42.8% |

*Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019*

Demographic characteristics of Hemet may affect different housing needs, choices, and desires. Housing needs may vary between ethnic or racial groups due to different cultural norms or preferences. For example, a particular culture may choose to live in a household with multiple generations (grandchildren, parents, grandparents), requiring larger housing units.

# B. Economic Characteristics

Income and economic characteristics vary throughout Hemet and generate demand for housing units and housing types. Housing need at different income levels highlights the importance of developing and maintaining a diverse housing stock. In addition, as employment in the City increases, housing demand typically rises as well. This may result in a need for additional housing units.

## 1. Employment and Wage Scale

Employment characteristics within a city can directly affect housing need and trends. Employment and income affect the ability of the population to purchase housing and may influence the types of housing they are able to purchase. **Table 2-4** summarizes projected employment growth for Hemet and its surrounding cities along with Riverside County from 2012 to 2040. The data is projection data from SCAG's 2016-2040 Final Growth Forecast. The Growth Forecast considers past and recent trends, regional growth policies, and reasonable key technical assumptions to project population, household, and employment figures for the region. According to SCAG, the figures are calculated using a regional share of the national population and employment forecasts. Additionally, the forecasts account for births, people moving into the region, deaths, the number of people leaving the region, as well as patterns of migration.

Hemet is estimated to experience an employment growth rate of 116.7 percent (24,500 new employed Hemet residents) between 2012 and 2040. Hemet's employment growth rate is about 26 percent more than the County but is lower than projected growth in San Jacinto and Menifee. Job growth is an opportunity for cities to add housing options for the current and future workforce.

| Table 2-4: Employment Growth (2012-2040) | | | | | | | |
|---|---|---|---|---|---|---|---|
| Jurisdiction | 2012 | 2020 | 2035 | 2040 | % Change 2012-2020 | % Change 2020-2040 | Numeric Change 2012-2040 |
| San Jacinto | 5,900 | 8,800 | 15,300 | 17,800 | 49.2% | 102.3% | 11,900 |
| **Hemet** | **21,000** | **27,200** | **39,500** | **45,500** | **29.5%** | **67.3%** | **24,500** |
| Menifee | 10,300 | 16,300 | 22,600 | 23,500 | 58.3% | 44.2% | 13,200 |
| Perris | 15,100 | 23,000 | 31,200 | 32,200 | 52.3% | 40.0% | 17,100 |
| Riverside County | 617,000 | 849,000 | 1,112,000 | 1,175,000 | 37.6% | 38.4% | 558,000 |
| *Source: SCAG 2016-2040 TRP/SCS Final Growth Forecast by Jurisdiction Report.* | | | | | | | |

Based on the American Community Survey (ACS) 5-Year Estimates, the number of employed people in Hemet is estimated to have reached 58,114 in 2010. This value surpasses that projected by the SCAG 2016-2040 Final Growth Forecast for 2040 by approximately 12,600.

Analyzing trends in employment by industry helps to understand income wages and housing needs. **Table 2-5** shows 2019 ACS employment data for Hemet by sector. Employment may include jobs within the City and outside City limits. The industry with the highest percentage of employment in Hemet in 2019 was the Education Services, Health Care, and Social Assistance industry at 21.1 percent. The Retail Trade and Arts, entertainment, and recreation, and accommodation and food services industries also employed relatively high percentages at just under 16 and 12 percent, respectively.

| Table 2-5: Employment by Sector in 2019 | | |
|---|---|---|
| **Industry** | **People Employed** | **Percent of City Employed** [1] |
| Agriculture, forestry, fishing and hunting, and mining | 329 | 1.2% |
| Construction | 2,666 | 9.9% |
| Manufacturing | 1,895 | 7.1% |
| Wholesale trade | 641 | 2.4% |
| Retail trade | 4,222 | 15.7% |
| Transportation and warehousing, and utilities | 1,980 | 7.4% |
| Information | 415 | 1.5% |
| Finance and insurance, and real estate and rental and leasing | 792 | 2.9% |
| Professional, scientific, and management, and administrative and waste management services | 2,234 | 8.3% |
| Educational services, and health care and social assistance | 5,667 | 21.1% |
| Arts, entertainment, and recreation, and accommodation and food services | 3,184 | 11.9% |
| Other services, except public administration | 1,434 | 5.3% |
| Public administration | 1,391 | 5.2% |
| 1. Population 16 Years and Over *Source: American Community Survey, 5-Year Estimates, 2019.* | | |

Analyzing unemployment rate provides insight into current and future housing affordability and needs. According to 2019 ACS survey data, Hemet has the largest unemployment rate compared to neighboring cities and Riverside County. This reflects approximately 3.7 percent more than the City of San Jacinto, and about 5.5 percent more than neighboring cities and Riverside County. The City of Menifee has the lowest unemployment rate listed in **Table 2-6**.

| Table 2-6: Unemployment Rates (2019) | |
|---|---|
| **Jurisdiction** | **Total Unemployment Rate** |
| San Jacinto | 9.2% |
| **Hemet** | **12.9%** |
| Menifee | 7.3% |
| Perris | 7.4% |
| Riverside County | 7.5% |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | |

Based on the data summarized in **Table 2-6**, approximately 13 percent of Hemet's population was without work in 2019 and therefore may require more affordable housing options. For those that are employed, income level can further identify housing types and needs.

According to SCAG's approved Regional Housing Needs Assessment (RHNA) Methodology, housing needs by income are broken down into four income levels:

- **Very Low Income** (50 percent or less of the County's median income)
- **Low Income** (50-80 percent of the County's median income)
- **Moderate Income** (80-120 percent of the County's median income)
- **Above Moderate Income** (120 and above of the County's median income)

Riverside County's median income for 2019 was $67,005, according to ACS data. **Table 2-7** shows the occupations that fall below 50 percent of this amount are Sales and Related Occupations; Building and Grounds Cleaning and Maintenance Occupations; Personal Care and Service Occupations; Healthcare Support Occupations; Food Preparation and Serving Related Occupations; Farming, Fishing, and Forestry Occupations. Most occupations in Riverside County have an average income that is either low or very low. If this trend is applied to Hemet, it should be anticipated that affordable housing stock is needed to accommodate potential income levels.

| Table 2-7: Mean Salary by Occupation in Riverside and San Bernardino Counties | |
|---|---|
| **Occupation** | **Annual Salary** |
| Occupational Therapists | $107,906 |
| Management Occupations | $102,108 |
| Healthcare Practitioners and Technical Occupations | $90,725 |
| Legal Occupations | $89,959 |
| Architecture and Engineering Occupations | $83,432 |
| Computer and Mathematical Occupations | $81,267 |
| Life, Physical, and Social Science Occupations | $79,591 |
| Occupational Therapy Assistants | $75,318 |
| Business and Financial Operations Occupations | $65,506 |
| Education, Training, and Library Occupations | $60,899 |
| Construction and Extraction Occupations | $53,568 |
| Community and Social Service Occupations | $52,768 |
| Installation, Maintenance, and Repair Occupations | $48,199 |
| Arts, Design, Entertainment, Sports, and Media Occupations | $47,732 |
| Protective Service Occupations | $40,955 |
| Office and Administrative Support Occupations | $39,925 |
| Transportation and Material Moving Occupations | $34,343 |
| Production Occupations | $33,876 |
| Sales and Related Occupations | $31,490 |
| Building and Grounds Cleaning and Maintenance Occupations | $31,170 |
| Personal Care and Service Occupations | $29,007 |
| Healthcare Support Occupations | $27,256 |
| Food Preparation and Serving Related Occupations | $26,596 |
| Farming, Fishing, and Forestry Occupations | $25,723 |
| *Source: California Employment Development Division, Occupational Wage Data, 2018-2028* | |

# C. Household Characteristics

This section analyzes household trends for Hemet and provides useful information for planning the future housing needs of the City. A household consists of a house and its occupants. This could include single occupants, families, or unrelated people sharing a housing unit. Financial housing statistics such as income, affordability, and special needs groups are commonly measured at the household level. Special needs groups may include large families, single parent households, or low and extremely low-income households. These groups often present unique housing conditions and are analyzed to inform policies within **Section 4: Housing Plan**.

## 1. Household Type and Size

**Table 2-8** and **Figure 2-4** display ACS data from 2019 on household characteristics for Hemet and neighboring cities. The ACS reported a total of 28,893 households in Hemet as of 2019. Of these households, just under half are married-couple family households (45 percent) and 35 percent are non-family households. Non-family households include persons living alone and persons living with roommates. Female headed households without a spouse present also represent just under 15 percent of the Hemet households.
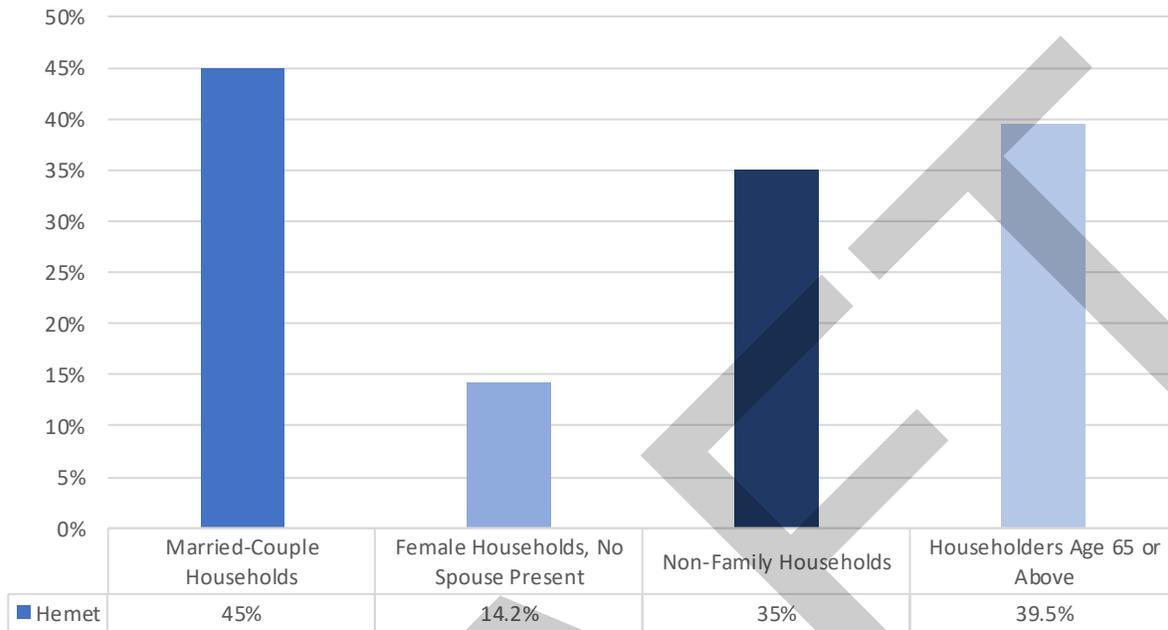
In comparison to nearby cities, the City of Hemet has the lowest percent of Married-Couple Family households (45 percent). Riverside County has an estimated 53.8 percent Married-Couple Family households. In contrast, Hemet has the largest percentage of Non-Family households at 35 percent. This is approximately 8 percent more than Riverside County and 13 percent more than San Jacinto which has the lowest at 21.9 percent.

| Table 2-8: Household Characteristics | | | | | | | |
|---|---|---|---|---|---|---|---|
| Jurisdiction | Married-Couple Family HH | % of Total HH | Female HH, No Spouse Present | % of Total HH | Non-Family HH | % of Total HH | Total Households |
| San Jacinto | 6,594 | 51.4% | 2,458 | 19.1% | 2,812 | 21.9% | 12,841 |
| **Hemet** | **12,989** | **45%** | **4,093** | **14.2%** | **10,126** | **35%** | **28,893** |
| Menifee | 16,563 | 57% | 3,325 | 11.4% | 7,794 | 26.8% | 29,080 |
| Perris | 9,939 | 58% | 3,292 | 19.2% | 2,294 | 13.4% | 17,142 |
| Riverside County | 389,892 | 53.8% | 94,380 | 13% | 197,808 | 27.3% | 724,893 |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | | |

Figure 2-4: Hemet Household Characteristics



| | Married-Couple Households | Female Households, No Spouse Present | Non-Family Households | Householders Age 65 or Above |
|---|---|---|---|---|
| Hemet | 45% | 14.2% | 35% | 39.5% |

*Source: American Community Survey, 5-Year Estimates, 2019.*

**Table 2-9** summarizes household changes from 2010 through 2019. Non-Family Households experienced the greatest decrease (0.9 percent). Married-Couple Family Households and Female Households, No Spouse Present increased 9.8 percent and 12.2 percent, respectively. In comparison, Senior households experienced a 1.2 percent decrease in 9 years.

| Table 2-9: Changes in Household Types | | | | | | |
|---|---|---|---|---|---|---|
| **Household Type** | **2010** | **Percent** | **2015** | **Percent** | **2019** | **Percent** | **Percent Change 2010-2019** |
| Married-Couple Family Households | 44,060 | 58.2% | 41,992 | 51.6% | 48,357 | 57.8% | 9.8% |
| Female Households, No Spouse Present | 14,663 | 19.4% | 18,753 | 23.1% | 16,446 | 19.6% | 12.2% |
| Non-Family Households | 12,732 | 16.8% | 13,450 | 16.5% | 12,620 | 15.1% | -0.9% |
| Householders 65 Years and Older | 11,569 | 15.3% | 11,304 | 13.9% | 11,434 | 13.7% | -1.2% |
| **Total Households** | **75,646** | -- | **81,331** | -- | **83,733** | -- | -- |
| *Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2019.* | | | | | | | |

The SCAG Final Growth Forecast provides estimated household figures between 2012 and 2040, as shown in **Table 2-10**. The City of Hemet is forecasted to have a household growth about 20 percent over that of the County, but less than the growth anticipated for the Cities of San Jacinto and Perris. Menifee households are estimated to increase the least at 69.4 percent, which is approximately 3 percent less than Hemet households.

| Table 2-10: Household Growth Forecast by Jurisdiction, 2012-2040 | | | | | |
|---|---|---|---|---|---|
| Jurisdiction | 2012 | 2020 | 2035 | 2040 | Percent Change 2012-2040 |
| San Jacinto | 13,200 | 16,000 | 25,300 | 27,600 | 109.1% |
| **Hemet** | **30,300** | **35,600** | **46,800** | **52,200** | **72.3%** |
| Menifee | 28,400 | 35,200 | 46,100 | 48,100 | 69.4% |
| Perris | 16,600 | 21,800 | 31,500 | 32,700 | 97.0% |
| Riverside County | 694,000 | 802,000 | 1,009,000 | 1,055,000 | 52.0% |
| Source: Final 2016-2040 RTP/SCS Growth Forecast Report. | | | | | |

**Table 2-11** displays average household size for Hemet compared to nearby cities. Hemet has an average household size of 2.9 in 2019, almost 1 person per household less than San Jacinto. Hemet's average household size is the smallest of the neighboring cities. Perris has the highest average household size at 4.49 persons per household. More persons per household require larger housing units, additionally, there are affordability and overcrowding factors to consider for larger households.

| Table 2-11: Average Household Size by Jurisdiction | |
|---|---|
| Jurisdiction | Average Persons per Household |
| San Jacinto | 3.72 |
| **Hemet** | **2.9** |
| Menifee | 3.1 |
| Perris | 4.49 |
| Riverside County | 3.28 |
| Source: American Community Survey, 5-Year Estimates, 2019. | |

## 2. Household Income

Household income is directly connected to affordability. The ability to afford a higher priced housing unit typically increases as household income increases. This may include increased access to a larger sized unit and/or the ability to move from a rental to an ownership opportunity. However, lower income households are more likely to utilize a disproportionate amount of their income toward housing costs. This may result in incidences of overcrowding and substandard living conditions.

The California State Department of Housing and Community Development (HCD) has identified the following income categories based on the Median Family Income (MFI) of Riverside County:

- **Very Low-Income**: households earning between 0 and 50 percent of the MFI
- **Low-Income**: households earning between 51 percent and 80 percent of the MFI
- **Moderate Income**: households earning between 81 percent and 120 percent of the MFI
- **Above Moderate Income**: households earning over 120 percent of the MFI

State law also defines extremely low-income as households earning 30 percent or less of the MFI and are considered a subset of the very low-income category. Combined, the extremely low, very low, and low-income groups are referred to as lower income.

Hemet's household income characteristics directly inform the housing types that would be most beneficial to the City's population. Income characteristics assist in determining to what degree affordable housing is required to meet the needs of a population. Further, above average income levels allow for the occupancy of larger housing units. **Table 2-12** shows the lower income categories represent 58.4 percent of households in Hemet and moderate to above moderate-income category represents 41.6 percent.

| Table 2-12: Households by Income Category in Hemet | | |
|---|---|---|
| **Income Category (Percent of County MFI)** | **Households** | **Percent** |
| Extremely Low (30% MFI or less) | 5,435 | 18.3% |
| Very Low (30% to 50% MFI) | 5,265 | 17.7% |
| Low (50% to 80% MFI) | 6,645 | 22.4% |
| Moderate or Above (Over 80% MFI) | 12,375 | 41.6% |
| **Total** | **29,725** | **100%** |
| *Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013 - 2017( Report Released by HUD on August 25, 2020).* | | |

The median household income in Hemet is shown to be $27,276 below Riverside County's median household income of $67,005. Hemet's median household income is shown to be $39,726, making it the lowest compared to its surrounding cities listed. **Figure 2-5** illustrates this difference with comparisons to surrounding cities and Riverside County's income median. Therefore, a significant number of households in Hemet have a lower income and, depending on housing prices in the City, may not be able to afford housing within the immediate area.

**Figure 2-5: Median Household Income by City (2019)**
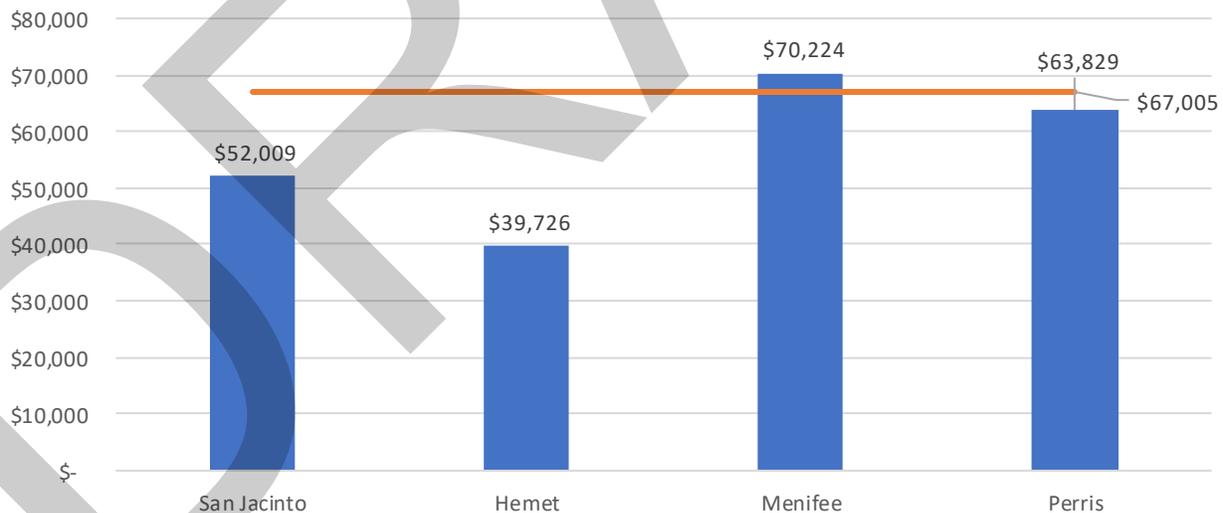


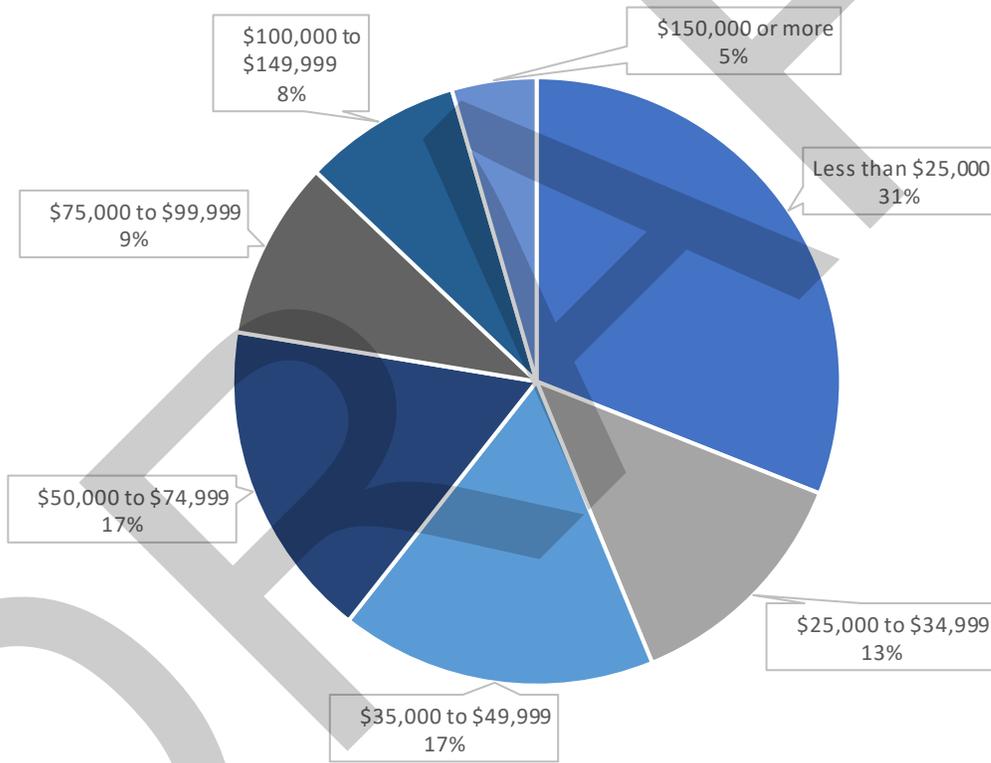*Source: American Community Survey, 5-Year Estimates, 2019.*

**Table 2-13** below shows that the median household income in Hemet is approximately 40.71 percent lower than the regional median. Hemet has the lowest median income in the area, followed by San Jacinto. The city of Menifee has a median income above Riverside County's median income with Perris falling just short of the County's average at $63,829. **Figure 2-6** illustrates that that about 13 percent of

Hemet residents earn an annual income over $100,000, and 5 percent earn over $150,000. On the other hand, 44 percent earn below $35,000 and less than the City's median household income.

| Table 2-13: Median Household Income | | |
|---|---|---|
| **Jurisdiction** | **Median Income** | **Percent Above/Below Regional Median** |
| San Jacinto | $52,009 | -22.38% |
| **Hemet** | **$39,726** | **-40.71%** |
| Menifee | $70,224 | 4.80% |
| Perris | $63,829 | -4.74% |
| Riverside County | $67,005 | -- |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | | |

**Figure 2-6: Hemet Income Breakdown by Category**



$150,000 or more 5%

$100,000 to $149,999 8%

Less than $25,000 31%

$75,000 to $99,999 9%

$50,000 to $74,999 17%

$25,000 to $34,999 13%

$35,000 to $49,999 17%

*Source: American Community Survey, 5-Year Estimates, 2019.*

# D. Housing Problems

The Comprehensive Housing Affordability Strategy (CHAS) developed by the U.S. Department of Housing and Urban Development (HUD) provides detailed information on housing needs by income level for different types of households in Hemet. The most recent available CHAS data for Hemet was published in August 2020 and was based on 2013-2017 ACS data (**Table 2-14**). Housing problems considered by CHAS includes:

- The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
- The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
- Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

**Table 2-14** shows that a greater percentage of renters' experience housing problems than homeowners. Approximately 63.9 percent of renters in Hemet have at least 1 of 4 housing problems and about 43.4 percent have at least 1 of 4 severe housing problems. Conversely, 34.7 percent of homeowner households have a housing problem and about 17 percent have at least 1 severe housing problem. In total, a little over half of households in Hemet live with at least 1 housing problem and 28.2 percent live with at least 1 severe housing problem.

| Table 2-14: Housing Assistance Needs of Lower Income Households | | | | | | |
|---|---|---|---|---|---|---|
| Housing Problem Overview** | Owner | Percent of Owner HH | Renter | Percent of Renter HH | Total | Percent of Total HH |
| Household has at least 1 of 4 Housing Problems | 5,940 | 34.7% | 8,055 | 63.9% | 13,995 | 47.1% |
| Household has none of 4 Housing Problems | 10,865 | 63.5% | 4,360 | 34.6% | 15,225 | 51.2% |
| Cost Burden not available, no other problems | 305 | 1.8% | 195 | 1.5% | 500 | 1.7% |
| Total | 17,110 | 100% | 12,610 | 100% | 29,720 | 100% |
| Severe Housing Problem Overview*** | Owner | Percent of Total HH | Renter | Percent of Total HH | Total | Percent of Total HH |
| Household has at least 1 of 4 Severe Housing Problems | 2,920 | 17.1% | 5,475 | 43.4% | 8,395 | 28.2% |
| Household has none of 4 Severe Housing Problems | 13,885 | 81.2% | 6,945 | 55.1% | 20,830 | 70.1% |
| Cost Burden not available, no other problems | 305 | 1.8% | 195 | 1.5% | 500 | 1.7% |
| Total | 17,110 | 100% | 12,615 | 100% | 29,725 | 100% |

\* Percent of total households
\*\* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
\*\*\* The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.*

# 1. Overcrowding

Overcrowded households include more than one occupant per room (excluding bathrooms, kitchens, hallways, and porches). Severely overcrowded households have more than 1.5 persons per room. A number of factors may cause overcrowding, including a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size.

Overcrowding in households can lead to neighborhood deterioration. This is due to the intensive use of individual housing units and may result in excessive wear and tear and the potential cumulative overburdening of community infrastructure and service capacity. Overcrowding in neighborhoods can lead to an overall decline in social cohesion and environmental quality. Such decline may spread geographically and impact the quality of life, the economic value of property, and the vitality of commerce within a city. The combination of lower incomes and high housing costs may result in households living in overcrowded housing conditions.

**Table 2-15** shows that renters are more disproportionately impacted by overcrowding than owner occupied households. Three percent of households are renter occupied and severely overcrowded, while approximately one percent are owner occupied and severely overcrowded. In total, about 13 percent of Hemet households are overcrowded with renters representing 9.1 percent of that amount.

| Table 2-15: Overcrowding by Tenure, Hemet | | | | | | |
|---|---|---|---|---|---|---|
| Tenure | Overcrowded Units (1.0 to 1.5 persons/room) | | Severely Overcrowded Units (>1.51 persons/room) | | Total Overcrowded Occupied Units | |
| | Count | Percent [1] | Count | Percent [1] | Count | Percent [1] |
| Owner Occupied | 416 | 2.5% | 188 | 1.1% | 604 | 3.6% |
| Renter Occupied | 775 | 6.5% | 317 | 2.6% | 1,092 | 9.1% |
| Total | 1,191 | 8.9% | 505 | 3.8% | 1,696 | 12.7% |
| 1. Percent of total occupied housing units. *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | |

When compared to neighboring cities and to the County, the City of Hemet has the second greatest total percentage of overcrowded units at 12.7 percent, as shown in **Table 2-16**. Hemet also has the highest rate of overcrowding than its neighboring cities and the County for renter occupied households at 9.1 percent. It is second for owner occupied households at 3.6 percent.

| Table 2-16: Overcrowded Housing Units by Tenure | | | | | | |
|---|---|---|---|---|---|---|
| Jurisdiction | Owner Occupied Overcrowded Units (>1.0 persons/room) | | Renter Occupied Overcrowded Units (>1.0 persons/room) | | Total Overcrowded Units | |
| | Count | Percent[1] | Count | Percent[1] | Count | Percent[1] |
| San Jacinto | 219 | 1.7% | 602 | 4.7% | 821 | 6.4% |
| **Hemet** | **604** | **3.6%** | **1,092** | **9.1%** | **1,696** | **12.7%** |
| Menifee | 525 | 1.8% | 405 | 1.4% | 930 | 3.2% |
| Perris | 1381 | 8.1% | 1510 | 8.8% | 2,891 | 16.9% |
| Riverside County | 20896 | 2.9% | 29428 | 4.1% | 50,324 | 6.9% |
| 1. Percent of total overcrowded units. *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | |

## 2. Overpayment (Cost Burden) in Relation to Income

State and federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Severe overpayment is when greater than 50 percent of total income is allocated to housing costs. Overpayment for housing can cause an imbalance on the remainder of a household's budget. Overpayment (also referred to as cost burden) provides an indicator of the ability to sustain a household budget in consideration of other factors beyond housing costs (utilities, food, maintenance, etc.). Whenever households pay an excessive amount of their income on costs directly related to housing, it decreases the amount of income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies utilize overpayment indicators to determine the amount of funding allocated to a community to assist with housing opportunities.

**Table 2-17** below summarizes Hemet's households in context of overpayment and household income. The majority of homeowners with a cost burden greater than 30 percent are those who have a household income between 50 and 80 percent of the HUD Median Family Income (MFI). Of owner households with a cost burden over 50 percent, most have earned below 30 percent of the MFI. As **Table 2-17** shows, renters have higher percentages of overpayment than owners. About 9.5 percent of renter households who earn below 30 percent of the MFI experience a cost burden over 30 percent; 9 percent of those households experience a cost burden over 50 percent. Low income renters in Hemet experience cost burdens at greater rates than homeowners in the City.

| Table 2-17: Summary of Housing Overpayment | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Income by Cost Burden** | **Homeowners** | | | | **Renters** | | | |
| | Cost Burden > 30% | Percent [1] | Cost Burden > 50% | Percent [1] | Cost Burden > 30% | Percent [1] | Cost Burden > 50% | Percent [1] |
| Household Income less-than or = 30% | 1,460 | 4.9% | 1,225 | 4.1% | 2,810 | 9.5% | 2,690 | 9.0% |
| Household Income >30% to less-than or = 50% MFI [2] | 1,390 | 4.7% | 690 | 2.3% | 2,450 | 8.2% | 1,340 | 4.5% |
| Household Income >50% to less-than or = 80% MFI [2] | 1,535 | 5.2% | 400 | 1.3% | 1,705 | 5.7% | 340 | 1.1% |
| Household Income >80% to less-than or = 100% MFI [2] | 625 | 2.1% | 15 | 0.1% | 475 | 1.6% | 45 | 0.2% |
| Household Income >100% MFI [2] | 465 | 1.6% | 15 | 0.1% | 170 | 0.6% | 20 | 0.1% |
| **Total** | **5,475** | **18.4%** | **2,345** | **7.9%** | **7,610** | **25.6%** | **4,435** | **14.9%** |

1. Percent of total households in Hemet
2. MFI refers to the HUD Area Median Family Income – this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.
*Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013 - 2017.*

## E. Special Needs Groups

Special needs groups may encounter added difficulty in procuring adequate and affordable housing due to natural circumstances. Special needs populations include seniors, persons with disabilities, large households, single parent households, students, and farm workers. Special needs groups may have lower incomes or may be experiencing homelessness.

| Special Needs Groups | Count | Percent of Total Households | Percent of Population |
|---|---|---|---|
| **Table 2-18: Special Needs Groups** | | | |
| Total Senior Population | 18,690 | -- | 22.1% |
| Senior Headed Households [1] | 11,434 | 39.6% | -- |
| Seniors Living Alone [2] | 5,454 | 18.9% | -- |
| Persons with Disabilities | 17,226 | -- | 20.5% |
| Persons with Developmental Disabilities [3] | 42,906 | -- | -- |
| Large Households | 2,208 | 13.8% | -- |
| Single-Parent Households | 5,779 | 20% | -- |
| Single-Parent, Female Headed Households with Children (under 18 years) | 4,093 | 14.2% | -- |
| People Living in Poverty | 17,698 | -- | 21.2% |
| Farmworkers [4] | 329 | -- | 0.3% |
| Migrant Farmworkers | 1,684 | -- | -- |
| Seasonal Farmworkers | 1,132 | -- | -- |
| Permanent Farmworkers | 2,374 | -- | -- |
| Unpaid Workers | 2,058 | -- | -- |
| Persons Experiencing Homelessness | 93 | -- | -- |
| 1. Seniors age 60 or older. 2. Seniors age 65 or older. 3. Total persons who received service from the Inland Regional Center for FY 2019-2020. 4. Agriculture, forestry, fishing and hunting, and mining industry. Farmworker data is taken of the population 16 years and over. Data taken at the County level and provided by USDA Statistics Services. 5. Total results from The County of Riverside Department of Public Social Services, 2020 County of Riverside Partnership Point in Time Count Report 2020. *Source: American Community Survey, 5-Year Estimates, 2019; Inland Regional Center Total Annual Expenditures and Authorized Services Report, 2019-2020; United States Department of Agriculture, National Agriculture Statistics – Hired Farm Labor, 2017; The County of Riverside Department of Public Social Services, 2020 County of Riverside Partnership Point in Time Count Report 2020.* | | | |

## 1. Seniors

Individuals 65 years old or older are commonly referred to as seniors. Seniors may have limited incomed tied to retirement payments and high healthcare costs. Due in part to their age, seniors are also more susceptible to mobility issues and self-care limitations. Specific housing needs of the senior population includes affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that includes a planned service component. **Table 2-19** summarizes the senior population of Hemet, and neighboring cities and the County are included for reference. Hemet has the highest senior populations at 21.1 percent, approximately 8 percent more than the average of Riverside County. In the area, Perris has the lowest senior population with 15.9 percent less than Hemet.

The senior population benefits from affordable housing as they often have fixed incomes that may not allow for the financial flexibility necessary to acquire suitable housing. Seniors may also face various disabilities. Smaller, more affordable housing units allow for a greater accommodation of senior lifestyles.

| Table 2-19: Persons Age 65 and Over | | |
|---|---|---|
| **Jurisdiction** | **Population Count** | **Percent of Population** |
| San Jacinto | 5,466 | 11.4% |
| **Hemet** | **18,690** | **22.1%** |
| Menifee | 16,311 | 18.1% |
| Perris | 4,796 | 6.2% |
| Riverside County | 340,575 | 14.1% |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | | |

## 2. Persons with Physical and Developmental Disabilities

Physical and developmental disabilities can hinder access to traditional housing units and may limit the ability to earn adequate income. Physical, mental, and/or developmental disabilities may deprive a person from earning income, restrict one's mobility, or make self-care difficult. Persons with disabilities often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents may also have disabilities that require living in a supportive or assisted-living setting.

Ambulatory difficulty is the most widespread disability in Hemet. Ambulatory difficulties relate to issues with walking and movement. Approximately 30 percent of Hemet's disabled population have ambulatory difficulty. This represents 12.1 percent of the total population of Hemet. Vision Difficulty and Self-care Difficulty were the least common as shown in **Table 2-20**. Disabilities require different living conditions which inform housing needs for Hemet. Those with ambulatory difficulties may require smaller single-story spaces due to a lack of ability to walk long distances.

| Table 2-20: Disability Status | | | | | | |
|---|---|---|---|---|---|---|
| Disability Type | Under 18 | 18 to 64 | 65 and Over | Total | Percent of Population with a Disability | Percent of Total Population [1] |
| Hearing Difficulty | 82 | 1,191 | 3,320 | 4,593 | 13.5% | 5.5% |
| Vision Difficulty | 178 | 1,318 | 1,945 | 3,441 | 10.1% | 4.1% |
| Cognitive Difficulty | 1,081 | 3,183 | 2,076 | 6,340 | 18.6% | 7.6% |
| Ambulatory Difficulty | 88 | 4,090 | 5,977 | 10,155 | 29.8% | 12.1% |
| Self-care Difficulty | 314 | 1,391 | 1,789 | 3,494 | 10.3% | 4.2% |
| Independent Living Difficulty | -- | 2650 | 3,408 | 6,058 | 17.8% | 7.2% |
| Total [2] | 1,743 | 13,823 | 18,515 | 34,081 | 100% | 40.6% |
| 1. Total noninstitutionalized population. | | | | | | |
| 2. This number may double count persons having one or more disabilities. | | | | | | |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | |

Affordable and barrier-free housing may provide adequate housing opportunities for persons with disabilities. Rehabilitation assistance can target renters and homeowners with disabilities to modify and improve unit accessibility.

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, "developmental disability" means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self- sufficiency; and
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

According to the Inland Regional Center *Total Annual Expenditures and Authorized Services Report* for 2019 to 2020, a total of 34,122 individuals from the region with developmental disabilities received services. Of the 34,122 individuals, the majority were diagnosed with an intellectual disability (40.5 percent). The rest were diagnosed with autism (25.7 percent), Cerebral Palsy (2.5 percent), Epilepsy (1 percent), Category 5 (1.5 percent), and 28.6 percent with some other disability. Of those who received services, 22.7 percent were White, 3.4 percent were Asian, 9 percent were Black or African American, 0.2 percent were American Indian or Alaska Native, 0.1 percent were Native Hawaiian or Other Pacific Islander, and 30 percent were some other race. At 34.6 percent, over one third of those who received services identified as Hispanic or Latino. The largest age group who received services were over 22 years of age (38.3 percent), the rest were between 3 and 21 years of age (37.7 percent) and under the age of 2 (24 percent). Over 80 percent of individuals who received services lived at home with a parent or guardian.

Many people with developmental disabilities can live and work independently within a conventional housing environment. Individuals with more severe developmental disabilities may require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. The first issue in supportive housing for persons with developmental disabilities is the transition from the person's living situation as a child to an appropriate level of independence as an adult as developmental disabilities exist before adulthood.

There are several housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 (veterans) homes. The design of housing - accessibility modifications, the proximity to services and transit, and the availability of group living

opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating 'barrier-free' design in all, new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

## 3. Large Households

Large households are households of five or more individuals. Procuring resources for a large household requires a greater portion of income. This may lead households to find smaller, more affordable housing units. Such units may not be large enough to adequately contain a large household and may lead to overcrowding. It may be more challenging for renters to secure larger housing units as multi-family rental units are typically smaller than single-family ownership units. Many apartment complexes do not typically have 4- or 5-bedroom units. As bedroom count increases, the affordability of a housing unit typically decreases.

In Hemet, large households represent about 14 percent of all households as shown in **Table 2-21**. Of this amount, owners represent a higher percentage of large households at 55.6 percent. Five-person households are more common for both owners and renters. In total, 6- person households represent a larger portion of large households than 7-or-more-person households. The provision of affordable housing may alleviate potential overcrowding burdens experienced by these households.

| Table 2-21: Large Households by Tenure | | | | | | |
|---|---|---|---|---|---|---|
| Household Size | Owner | | Renter | | Total | |
| | Count | Percent | Count | Percent | Count | Percent |
| 5-Person Household | 844 | 21.2% | 858 | 21.6% | 1,702 | 5.9% |
| 6-Person Household | 687 | 17.3% | 520 | 13.1% | 1,207 | 4.2% |
| 7-or-More Person Household | 677 | 17.0% | 388 | 9.8% | 1,065 | 3.7% |
| Total | 2,208 | 55.6% [1] | 1,766 | 44.4% [1] | 3,974 | 13.8% [2] |
| 1. Percent of large households. 2. Percent of total households. *Source: American Community Survey, 5-Year Estimates, 2019.* | | | | | | |

## 4. Single-Parent Households

Single parent households face different challenges due to the greater need for daycare services, health care services, and other services. An issue observed for female headed households with no male present is a lower average income due to income inequalities present in workplaces. **Table 2-22** estimates that single-parent female households with no spouse present more than double, compared to the number of single-parent male households with no spouse present (21.8 percent and 9 percent, respectively). Both percentages are greater than in Riverside County. Compared to the County, Hemet single-parents female households living in poverty represent a total of the population that is almost twice as much as Riverside County.

| | Single Parent-Male, No Spouse Present | | Single Parent-Male Household Living in Poverty | | Single Parent-Female, No Spouse Present | | Single Parent-Female Household Living in Poverty | |
|---|---|---|---|---|---|---|---|---|
| Jurisdictions | Count | Percent[1] | Count | Percent[1] | Count | Percent[1] | Count | Percent[1] |
| Hemet | 1,685 | 9.0% | 862 | 4.6% | 4,093 | 21.8% | 2,786 | 14.8% |
| Riverside County | 42,813 | 8.1% | 9,055 | 1.7% | 94,380 | 17.9% | 44,478 | 8.4% |

Table 2-22: Single-Parent Households

1. Percent of total households.
*Source: American Community Survey, 5-Year Estimates, 2019.*

## 5. Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. The labor force is supplemented by seasonal workers when workload increases during harvest periods. Certain farms may hire migrant workers. Migrant workers have unique housing needs as their travel may prevent them from returning to their primary residence every evening. Farm workers also have special housing needs because they earn lower incomes than many other workers and move throughout the year from one harvest location to the next.

The United States Department of Agriculture, National Agriculture Statistics provides data on hired farm labor across the United States. The data is compiled at both a State and County level. Within Riverside County, there were a total of 11,365 hired farm workers in 2017. A total of 2,374 were considered permanent workers (working 150 days or more per year), 1,132 were considered seasonal workers (working less than 150 days per year), 1,684 were migrant workers farmworkers, and 2,058 were unpaid workers.

According to the California Employment Development Department, the average farm worker (Farming, Fishing, and Forestry Occupation) in Riverside County earned a median annual income of $25,723. This annual income would place each individual or household in the very low-income bracket for Hemet. Limited income may be exacerbated by farm worker's tenuous and/or seasonal employment status. These employees and their households may reside in severely overcrowded dwellings, in packing buildings, or in storage sheds. Future housing in Hemet may need to consider the needs of farm workers employed in and near the City.

## 6. Extremely Low-Income Households and Poverty Status

The 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data indicates there were approximately 10,200 very low-income households living in Hemet. Very low-income households are those households that earn 50 percent or less of the median family income (MFI) for Riverside County. Extremely low-income households are those households which earn less than 30 percent of the MFI. There are approximately 5,435 extremely low-income households in Hemet (renters and owners). **Table 2-23** below includes data characterizing affordability and cost burden for various income groups.

A total of 1,495 extremely low-income households in Hemet live in owner-occupied housing units with at least one of the four housing problems. The housing problems identified by CHAS include the following:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burdens, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burdens, including utilities, exceeding 50 percent of gross income.

Moderate income households also occupy the smallest amount of owner households with at least one of the four housing problems. For owner occupied units, households with low income levels occupy the most housing units with at least one housing problem (1,595 households). In contrast, renters earning an extremely low income have the most housing units with at least one housing problem (2,825). As the income goes up for renters, the number of housing units with a housing problem goes down.

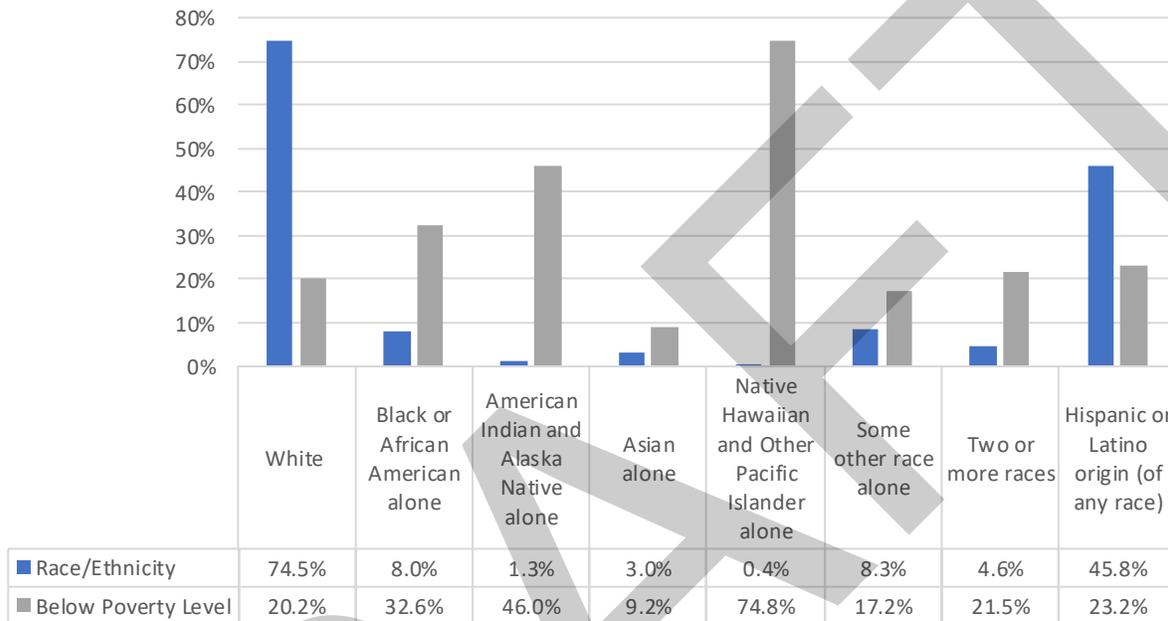| Table 2-23: Housing Problems for all Households by Tenure | | | |
|---|---|---|---|
| | **Owner** | | |
| **Income by Housing Problem** | **Household has at least 1 of 4 Housing Problems** | **Household has none of 4 Housing Problems** | **Cost Burden not available, no other Housing Problem** |
| Less-than or = 30% | 1,495 | 335 | 305 |
| >30% to less-than or = 50% MFI | 1,425 | 1180 | 0 |
| >50% to less-than or = 80% MFI | 1,595 | 2260 | 0 |
| >80% to less-than or = 100% MFI | 660 | 1,650 | 0 |
| >100% MFI | 765 | 5440 | 0 |
| **Total** | **5,940** | **10,865** | **305** |
| | **Renter** | | |
| **Income by Housing Problem** | **Household has at least 1 of 4 Housing Problems** | **Household has none of 4 Housing Problems** | **Cost Burden not available, no other Housing Problem** |
| Less-than or = 30% | 2,825 | 280 | 195 |
| >30% to less-than or = 50% MFI | 2,450 | 210 | 0 |
| >50% to less-than or = 80% MFI | 1,815 | 975 | 0 |
| >80% to less-than or = 100% MFI | 620 | 815 | 0 |
| >100% MFI | 350 | 2075 | 0 |
| **Total** | **8,060** | **4,355** | **195** |

* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
Note: MFI = HUD Median Family Income, this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. MFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.
*Source: Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.*

Despite representing only 0.4 percent of the Hemet population, the Native Hawaiian and Other Pacific Islander alone population is estimated to have one of the highest rates of poverty in Hemet in 2019 (74.8 percent). The case is the same for those identifying as American Indian and Alaska Native alone, Black or

African American alone, and Some other race alone. Conversely, the White population represents three quarters of the City's residents yet has a poverty level of 20.2 percent. The values shown in **Figure 2-7** outline potential differences in housing needs based on poverty status for different racial and ethnic groups within the City.

**Figure 2-7: Percent of Population Living Below the Poverty Line, by Race and Ethnicity**



| | White | Black or African American alone | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | Two or more races | Hispanic or Latino origin (of any race) |
|---|---|---|---|---|---|---|---|---|
| ■ Race/Ethnicity | 74.5% | 8.0% | 1.3% | 3.0% | 0.4% | 8.3% | 4.6% | 45.8% |
| ■ Below Poverty Level | 20.2% | 32.6% | 46.0% | 9.2% | 74.8% | 17.2% | 21.5% | 23.2% |

*Source: American Community Survey, 5-Year Estimates, 2019.*

## 7. Persons Experiencing Homelessness

Homelessness is an important issue within California. Factors contributing to the rise in homelessness include increased unemployment and underemployment, a lack of housing affordable to lower and moderate-income persons (especially extremely low-income households), reductions in public subsidies to the poor, a lack of assistance for those struggling with addiction, and the de-institutionalization of the mentally ill.

State law mandates that jurisdictions address the special needs of persons experiencing homelessness within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development (HUD) was recently updated. The following lists the updated definition of homelessness:

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days) and were in a shelter or a place not meant for human habitation immediately prior to entering that institution.
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing.

HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.

- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

This definition does not include persons living in substandard or overcrowded housing units, persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends).

**Table 2-24** shows the population of persons experiencing homelessness on a regional level, in Hemet, and in the surrounding cities. Hemet experienced a 12 percent increase in its homeless population between 2018 and 2020. San Jacinto also saw an increase (244.4 percent), but Menifee and Perris decreased by 13.6 percent and 45.3 percent, respectively. Riverside County saw an increase of about 27.9 percent in people experiencing homelessness over these 3 years.

| Table 2-24: Homelessness in Hemet and Surrounding Cities | | | | |
|---|---|---|---|---|
| Jurisdiction | 2018 | 2019 | 2020 | Percent Change 2018-2019 |
| San Jacinto | 9 | 48 | 31 | 244.4% |
| **Hemet** | **83** | **112** | **93** | **12.0%** |
| Menifee | 22 | 17 | 19 | -13.6% |
| Perris | 95 | 77 | 52 | -45.3% |
| Riverside County | 1,685 | 2,045 | 2,155 | 27.9% |
| *Source: The County of Riverside Department of Public Social Services, 2018-2020 County of Riverside Partnership Point in Time Count Report 2018-2020.* | | | | |

## 8. Students

Student housing is another need impacting housing demand. Student housing often only produces a temporary housing need based on the duration of the educational institution enrolled in. The impact on housing demand is often increased in areas surrounding universities and colleges. According to the American Community Survey 2019 data, there are approximately 4,575 Hemet residents enrolled in college or graduate school. Students may seek shared housing situations to decrease expenses and can be assisted through roommate referral services offered on and off campus. College graduates provide a specialized pool of skilled labor that is vital to the economy. However, a lack of affordable housing may lead to their departure post-graduation.

# F. Housing Stock Characteristics

Hemet's housing stock includes all housing units located within its jurisdiction. Housing stock growth, type, age and condition, tenure, vacancy rates, costs, and affordability are all important factors in determining the housing needs of the community. This section details the housing stock characteristics of Hemet to identify how well the current housing stock meets the needs of current and future residents of the City.

## 1. Housing Growth

**Table 2-25** shows growth trends for housing units in Hemet and surrounding cities. The data shown in the table reflects ACS 5-year estimates and is not based on true City reported figures. An evaluation of the existing development and development opportunities is outlined in **Section 3: Housing Constraints, Resources, and AFFH**. The number of housing units in Hemet have increased slightly between 2010 and 2015. In 2019, the estimated housing units for the City are lower than those in 2015 – this does not reflect a true loss of units, but rather estimations.

| Table 2-25: Housing Unit Growth Trends | | | | | |
|---|---|---|---|---|---|
| Jurisdiction | 2010 | 2015 | 2019 | Percent Change 2010 to 2015 | Percent Change 2015 to 2019 |
| San Jacinto | 14,830 | 14,699 | 14,465 | -0.9% | -1.6% |
| **Hemet** | **33,981** | **34,368** | **32,492** | **1.1%** | **-5.5%** |
| Menifee | 28,731 | 29,765 | 31,128 | 3.6% | 4.6% |
| Perris | 16,993 | 17,408 | 17,975 | 2.4% | 3.3% |
| Riverside County | 783,116 | 815,322 | 840,501 | 4.1% | 3.1% |
| Source: *American Community Survey, 5-Year Estimates, 2019.* | | | | | |

## 2. Housing Type

**Table 2-26** summarizes the available housing units in Hemet and Riverside County by housing type. As of 2019, single-unit detached homes made up the majority of the Hemet's housing stock (48 percent). Single-unit attached homes, which include townhomes and condominiums, made up another 4.4 percent. Multi-unit developments, such as apartments, made up 19.8 percent of the housing stock and 26.8 percent were mobile homes. In comparison to the rest of the County, Hemet has a higher percentage of mobile homes and a lower percentage of single-unit detached homes.

| Table 2-26: Total Housing Units by Type | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Jurisdiction | Single-Unit Detached | | Single-Unit Attached | | Multi-Unit | | Mobile Homes | | Total Units |
| | Count | % | Count | % | Count | % | Count | % | |
| Hemet | 16,304 | 48.0% | 1,491 | 4.4% | 6,729 | 19.8% | 9,105 | 26.8% | 33,981 |
| Riverside County | 529,490 | 67.6% | 50,402 | 6.4% | 126,262 | 16.1% | 74,902 | 9.6% | 783,116 |
| Source: *American Community Survey, 5-Year Estimates, 2019.* | | | | | | | | |

## 3. Housing Availability and Tenure

Household size differs between renter and owner-occupied housing units. Owner-occupied units trend towards larger households compared to renter-occupied units. Homeowners typically have a greater income than renters and therefore have more expendable income to afford purchasing a home. In addition, family households generally occupy larger housing units such as single-unit homes. The City of Hemet's housing stock includes 16,905 owner occupied housing units and 11,988 renter occupied housing units, as shown in **Table 2-27**. The large majority of owner-occupied homes are single-unit detached structures, while for renters the majority are multi-unit developments.

As **Table 2-28** shows, the City of Hemet trends towards smaller household size when compared to neighboring cities, having the smallest average household size. An average household size of 2.9 points towards a need for large housing units, thus explaining the higher percentage of single-unit detached homes in the City. The average household size for owner and renter households in Hemet are similar (3.02 and 2.81, respectively). The City of Perris has the highest average household size at 4.49 and a renter occupied household size of 4.46. Riverside County's overall household size of 3.28 reflects a moderate person difference with Hemet.

| Table 2-27: Occupied Housing Units by Type and Tenure | | | | | |
|---|---|---|---|---|---|
| Tenure | Single-Unit Detached | Single-Unit Attached | Multi-Unit | Mobile Homes | Total Occupied Units |
| Owner Occupied | 11,014 | 449 | 129 | 5,231 | 16,905 |
| Renter Occupied | 4,461 | 825 | 5,506 | 1,180 | 11,988 |
| Source: *American Community Survey, 5-Year Estimates, 2019.* | | | | | |

| Table 2-28: Average Household Size by Tenure | | | |
|---|---|---|---|
| Jurisdiction | Owner Occupied Household Size | Renter Occupied Household Size | Average Household Size |
| San Jacinto | 3.62 | 3.9 | 3.72 |
| **Hemet** | **3.02** | **2.81** | **2.9** |
| Menifee | 3.00 | 3.13 | 3.1 |
| Perris | 4.51 | 4.46 | 4.49 |
| Riverside County | 3.28 | 3.28 | 3.28 |
| Source: *American Community Survey, 5-Year Estimates, 2019.* | | | |

Hemet has one of the highest vacancy rates of the neighboring cities (**Figure 2-8**). At 11.1 percent, Hemet's vacancy rate is about .1 percent below San Jacinto but 2.7 percent below Riverside County. Perris has the lowest vacancy rate at 6.5 percent below Hemet's (4.6 percent). Of Hemet's vacant units, a large portion are vacant for seasonal, recreational, or occasional use, according to ACS data (28.8 percent). An equally large portion of Hemet's vacant units are vacant for unknown reasons (28 percent). **Table 2-29** shows that just under 16 percent of vacant units are up for rent and 25.2 percent are either on the market or have already been sold but are not yet occupied. Additional housing units can be found by improving the development of additional dwelling units on vacant parcels or the development of vacant parcels to accommodate expanded housing units.

**Figure 2-8: Vacancy Rates by Jurisdiction**



| | San Jacinto | Hemet | Menifee | Perris | Riverside County |
|---|---|---|---|---|---|
| Vacancy Rate | 11.2% | 11.1% | 6.6% | 4.6% | 13.8% |

*Source: American Community Survey, 5-Year Estimates, 2019.*
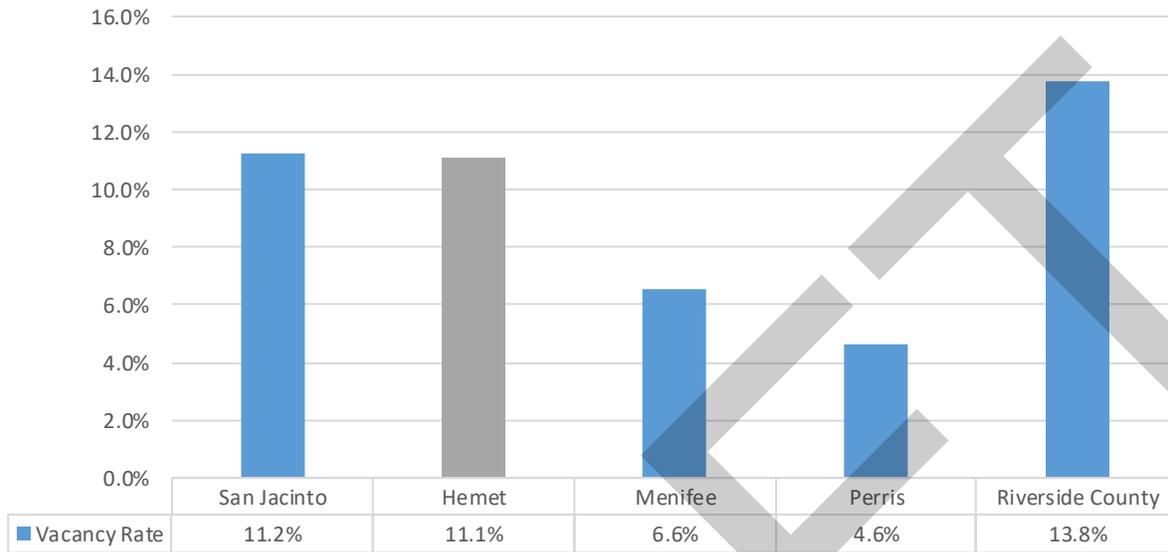
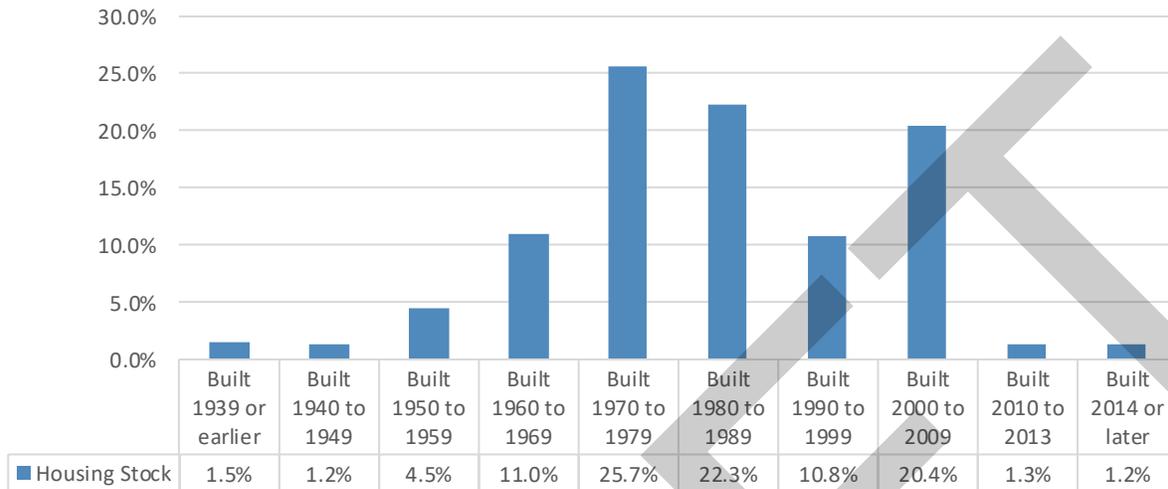| Table 2-29: Vacant Housing Units by Type | | |
|---|---|---|
| Type of Housing | Estimate | Percentage |
| For rent | 554 | 15.4% |
| Rented, not occupied | 93 | 2.6% |
| For sale only | 581 | 16.1% |
| Sold, not occupied | 328 | 9.1% |
| For seasonal, recreational, or occasional use | 1,036 | 28.8% |
| For migrant workers | 0 | 0.0% |
| Other vacant | 1,007 | 28.0% |
| Total | 3,599 | 100% |
| Source: *American Community Survey, 5-Year Estimates, 2019.* | | |

## 4. Housing Age and Condition

Housing age may affect the structural integrity of a house and can be an indicator of overall housing quality within a community. Housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs. A large proportion of older housing stock would typically indicate that most of the City's housing stock could require major rehabilitation. This does not include historical districts which are generally well preserved.

**Figure 2-9** describes the age of Hemet's housing stock. The figure reflects ACS survey data which is based on estimates and not recorded true figures. The data shows that the majority of the Hemet's housing stock was built between 1970 and 2009. Housing units that were built over 30 years ago may typically benefit from upgrades or renovations, which is why it is important to check for the age of the housing stock.
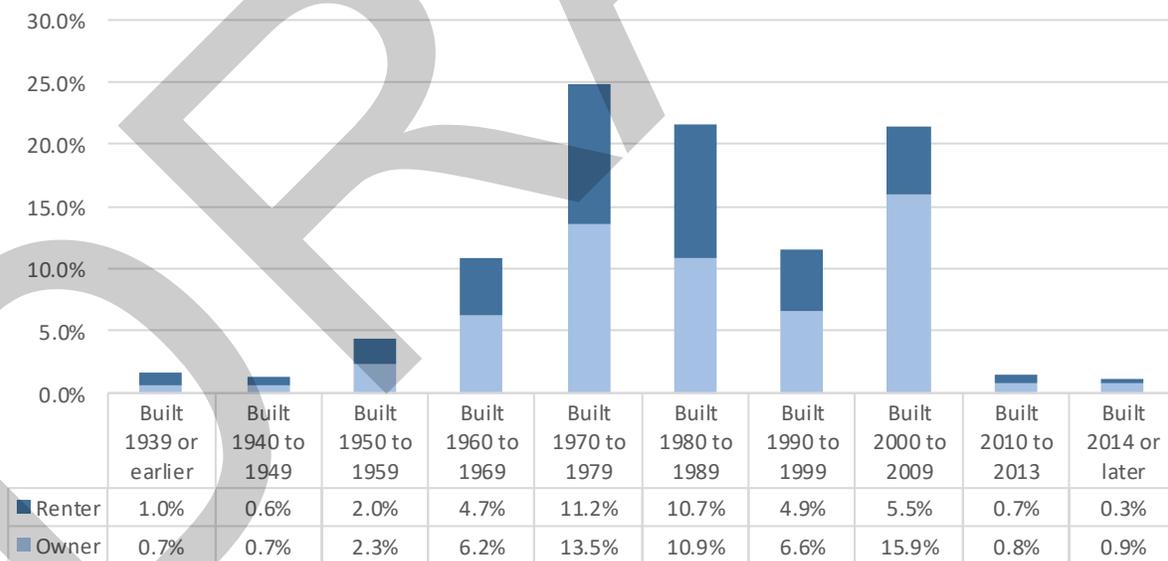
**Figure 2-9: Housing Stock Age**

| | Built 1939 or earlier | Built 1940 to 1949 | Built 1950 to 1959 | Built 1960 to 1969 | Built 1970 to 1979 | Built 1980 to 1989 | Built 1990 to 1999 | Built 2000 to 2009 | Built 2010 to 2013 | Built 2014 or later |
|---|---|---|---|---|---|---|---|---|---|---|
| ■ Housing Stock | 1.5% | 1.2% | 4.5% | 11.0% | 25.7% | 22.3% | 10.8% | 20.4% | 1.3% | 1.2% |

*Source: American Community Survey, 5-Year Estimates, 2019.*

**Figure 2-10** below illustrates tenure by year the housing unit was built. This shows whether homeowner or renters occupy newer or older housing units. In Hemet's case, homeowners occupy more newer units than renters. Given the higher percentage of renters in multi-family units, this may point towards the addition of new multi-family developments versus older, single-unit homes that are occupied by more homeowners.

**Figure 2-10: Tenure by Year Housing Unit Built**

| | Built 1939 or earlier | Built 1940 to 1949 | Built 1950 to 1959 | Built 1960 to 1969 | Built 1970 to 1979 | Built 1980 to 1989 | Built 1990 to 1999 | Built 2000 to 2009 | Built 2010 to 2013 | Built 2014 or later |
|---|---|---|---|---|---|---|---|---|---|---|
| ■ Renter | 1.0% | 0.6% | 2.0% | 4.7% | 11.2% | 10.7% | 4.9% | 5.5% | 0.7% | 0.3% |
| ■ Owner | 0.7% | 0.7% | 2.3% | 6.2% | 13.5% | 10.9% | 6.6% | 15.9% | 0.8% | 0.9% |

*Source: American Community Survey, 5-Year Estimates, 2019.*

**Figure 2-11** displays 2019 ACS data for housing units by the year they were built and who occupies them – homeowners (left) and renters (right). The figure shows 15.9 percent of homeowners occupy housing units built between 2000 and 2009 and are more concentrated in newer housing units, while renters are more broadly spread out throughout the housing stock.

#### Figure 2-11: Housing Units by Year Built and Tenure
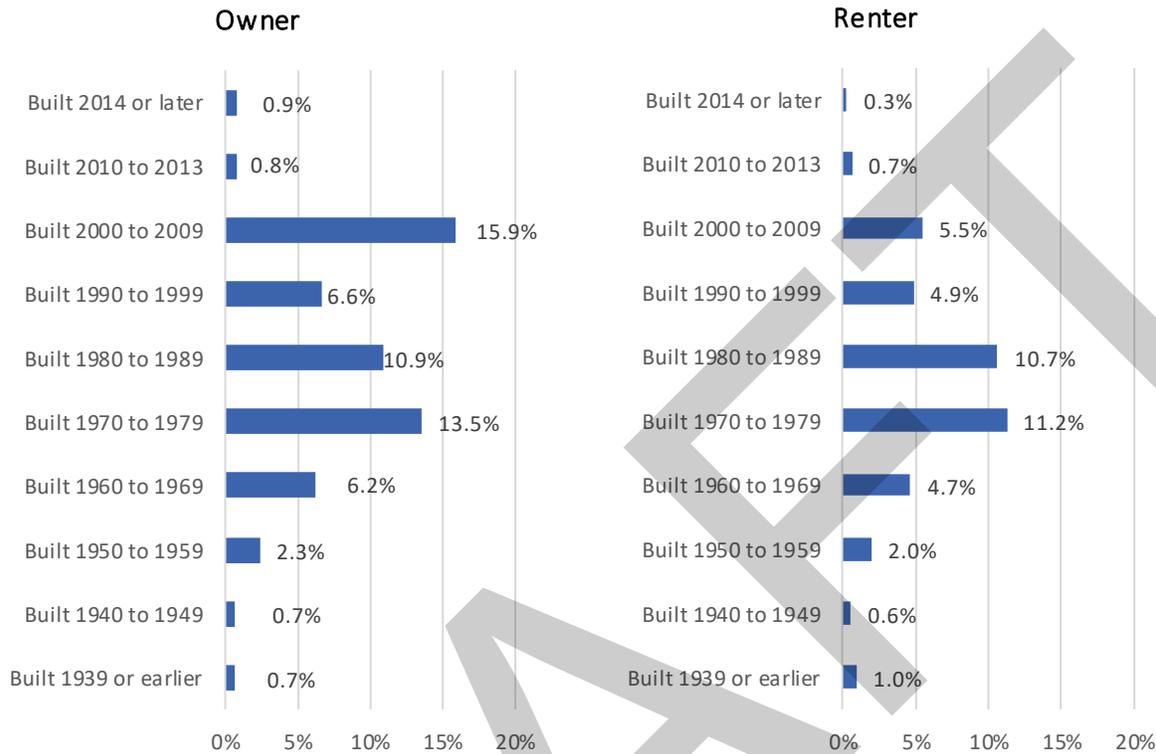


*Source: American Community Survey, 5-Year Estimates, 2019.*

## 5. Housing Costs and Availability

The median home value in Hemet is estimated to be $196,700. As the comparison in **Table 2-30** shows, this is the lowest value compared to nearby cities and the County. Hemet's median home value is approximately $153,400 less than Riverside County and $137,900 less than Menifee which has the highest value. Larger homes with higher prices are generally affordable to persons or households with moderate or above moderate incomes.

| Table 2-30: Median Home Value by Community | |
|---|---|
| **Jurisdiction** | **Median Home Value** |
| San Jacinto | $241,000 |
| **Hemet** | **$196,700** |
| Menifee | $334,600 |
| Perris | $281,600 |
| Riverside County | $350,100 |
| *Source: American Community Survey, 5-Year Estimates, 2019.* | |

As shown in **Table 3-31**, monthly rent for a one bedroom in Hemet has increased from $668 to $805 (20.5 percent) between 2015 and 2019; experiencing the most price increase of all bedrooms. Studios saw the only decrease in monthly rent during the same period, at 5.7 percent. In general, all rentals, besides Studios, saw increase in prices over these 5 years, with the median gross rent increasing by 15.6 percent from $948 to $1,096.

| Table 2-31: Median Gross Rent by Bedrooms | | | | | | |
|---|---|---|---|---|---|---|
| Number of Bedrooms | 2015 | 2016 | 2017 | 2018 | 2019 | Percent Change 2015 - 2019 |
| Studio | $1,056 | $878 | $1,026 | $997 | $996 | -5.7% |
| 1 Bedroom | $668 | $677 | $695 | $736 | $805 | 20.5% |
| 2 Bedrooms | $907 | $932 | $974 | $1,028 | $1,084 | 19.5% |
| 3 Bedrooms | $1,230 | $1,248 | $1,271 | $1,284 | $1,304 | 6.0% |
| 4 Bedrooms | $1,590 | $1,599 | $1,600 | $1,643 | $1,706 | 7.3% |
| 5 or More Bedrooms | $1,713 | $1,740 | $1,879 | $1,863 | $1,889 | 10.3% |
| Median Gross Rent | $948 | $979 | $1,011 | $1,066 | $1,096 | 15.6% |
| *Source: American Community Survey, 5-Year Estimates, 2015, 2016, 2017, 2018, 2019.* | | | | | | |

Housing affordability analysis includes comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. The analysis informs the affordability of different housing sizes and types and indicates the type of households most likely to experience overcrowding and overpayment.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits, based on the Median Family Income (MFI), which can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less than those at the upper end. The maximum affordable home prices without overpayment for residents in Riverside County are shown in **Table 2-32**. This amount can be compared to current housing asking prices (**Table 2-30**). In **Table 2-32**, the data shows the maximum affordable monthly rental amount that a household can pay for each month without overpayment.

*Extremely Low-Income*

For an Extremely low-income household that earns less than 30 percent of the County MFI the maximum affordable home price for ownership is up to $46,000 for a one-person household and up to $77,900 for a five-person household in 2020. Extremely low-income households cannot afford market-rate rental or ownership housing in Hemet without a substantial cost burden.

*Very Low-Income*

The very low-income limits are the basis for all other income limits. For a Very low-income household that earns between 31 percent and 50 percent of the County MFI the maximum affordable home price for ownership is up to $97,600 for a one-person household and up to $132,000 for a five-person household in 2020. Very low-income households cannot afford market-rate rental or ownership housing in Hemet without a substantial cost burden.

*Low-Income*

For a Low-income household that earns between 51 percent and 80 percent of the County's MFI the maximum affordable home price for ownership is up to $260,000 for a one-person household and up to $388,500 for a five-person household in 2020. Given the cost of housing in Hemet, low-income households

could afford market-rate rental units. Low-income households would not be able to afford ownership housing.

### Moderate Income

Persons and households of moderate income earn between 81 percent and 120 percent of the County's MFI. The maximum affordable home price for a moderate-income household is $174,800 for a one-person household and $251,300 for a five-person family. Moderate income households can generally find affordable market-rate rental units in the City. Ownership housing in Hemet is generally affordable to 5-person households but remain generally unattainable to smaller household sizes.

| Table 2-32: Affordable Housing Costs for Homeowners in Riverside County (2020) | | | | | |
|---|---|---|---|---|---|
| Annual Income | Mortgage | Utilities (1) | Tax and Insurance | Total Affordable Monthly Cost | Affordable Purchase Price |
| *Extremely Low-Income (30% of AMFI)* | | | | | |
| 1-Person   $16,600 | $210 | $143 | $62 | $415 | $46,000 |
| 2-Person   $19,000 | $223 | $181 | $71 | $475 | $48,900 |
| 3-Person   $21,960 | $250 | $217 | $82 | $549 | $54,800 |
| 4-Person   $26,500 | $303 | $260 | $99 | $663 | $66,500 |
| 5-Person   $31,040 | $355 | $305 | $116 | $776 | $77,900 |
| *Very Low-Income (50% of AMFI)* | | | | | |
| 1-Person   $27,650 | $445 | $143 | $104 | $691 | $97,600 |
| 2-Person   $31,600 | $491 | $181 | $119 | $790 | $107,700 |
| 3-Person   $35,550 | $538 | $217 | $133 | $889 | $118,000 |
| 4-Person   $39,500 | $579 | $260 | $148 | $988 | $127,000 |
| 5-Person   $42,700 | $602 | $305 | $160 | $1,068 | $132,000 |
| *Low-Income (80% AMFI)* | | | | | |
| 1-Person   $44,250 | $797 | $143 | $166 | $1,106 | $174,800 |
| 2-Person   $50,600 | $894 | $181 | $190 | $1,265 | $196,000 |
| 3-Person   $56,900 | $992 | $217 | $213 | $1,423 | $217,500 |
| 4-Person   $63,200 | $1,083 | $260 | $237 | $1,580 | $237,500 |
| 5-Person   $68,300 | $1,146 | $305 | $256 | $1,708 | $251,300 |
| *Moderate Income (120% AMFI)* | | | | | |
| 1-Person   $65,100 | $1,240 | $143 | $244 | $1,628 | $272,000 |
| 2-Person   $74,400 | $1,400 | $181 | $279 | $1,860 | $307,000 |
| 3-Person   $83,700 | $1,562 | $217 | $314 | $2,093 | $342,500 |
| 4-Person   $93,000 | $1,716 | $260 | $349 | $2,325 | $376,300 |
| 5-Person   $100,450 | $1,830 | $305 | $377 | $2,511 | $401,300 |

1. Utilities includes electric cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator.
*Source: 2020 HACR Utility Allowance Schedule and California Department of Housing and Community Development, 2021 Income Limits and Kimley Horn and Associates Assumptions: 2021 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Housing Authority of the County of Riverside Utility Allowance.*

| Table 2-33: Affordable Monthly Housing Cost for Renters in Riverside County (2020) | | | |
|---|---|---|---|
| Annual Income | Rent | Utilities [1] | Total Affordable Monthly Cost |
| *Extremely Low-Income (30% of AMFI)* | | | |
| 1-Person | $16,600 | $294 | $121 | $415 |
| 2-Person | $19,000 | $329 | $146 | $475 |
| 3-Person | $21,960 | $378 | $171 | $549 |
| 4-Person | $26,500 | $465 | $198 | $663 |
| 5-Person | $31,040 | $551 | $225 | $776 |
| *Very Low-income (50% of AMFI)* | | | |
| 1-Person | $27,650 | $570 | $121 | $691 |
| 2-Person | $31,600 | $644 | $146 | $790 |
| 3-Person | $35,550 | $718 | $171 | $889 |
| 4-Person | $39,500 | $790 | $198 | $988 |
| 5-Person | $42,700 | $843 | $225 | $1,068 |
| *Low-Income (80% AMFI)* | | | |
| 1-Person | $44,250 | $985 | $121 | $1,106 |
| 2-Person | $50,600 | $1,119 | $146 | $1,265 |
| 3-Person | $56,900 | $1,252 | $171 | $1,423 |
| 4-Person | $63,200 | $1,382 | $198 | $1,580 |
| 5-Person | $68,300 | $1,483 | $225 | $1,708 |
| *Moderate Income (120% AMFI)* | | | |
| 1-Person | $65,100 | $1,507 | $121 | $1,628 |
| 2-Person | $74,400 | $1,714 | $146 | $1,860 |
| 3-Person | $83,700 | $1,922 | $171 | $2,093 |
| 4-Person | $93,000 | $2,127 | $198 | $2,325 |
| 5-Person | $100,450 | $2,286 | $225 | $2,511 |

*1. Utilities includes electric cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator.*

*Source: 2020 HACR Utility Allowance Schedule and California Department of Housing and Community Development, 2020-1 Income Limits and Kimley Horn and Associates Assumptions: 2021 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance. Utilities based on Housing Authority of the County of Riverside Utility Allowance.*