

**II. COMMUNITY PROFILE**

**A. POPULATION TRENDS AND CHARACTERISTICS**

According to Department of Finance estimates, the City's population as of January 1999 was 67,897. This indicates that since 1990, the population increased 7.1%. In contrast, the County as a whole grew by 16.6%. This difference reflects the diminishing inventory of buildable land in the City as compared to the cities and unincorporated areas to the east. A summary of population growth trends since 1980 is provided in Table 2.

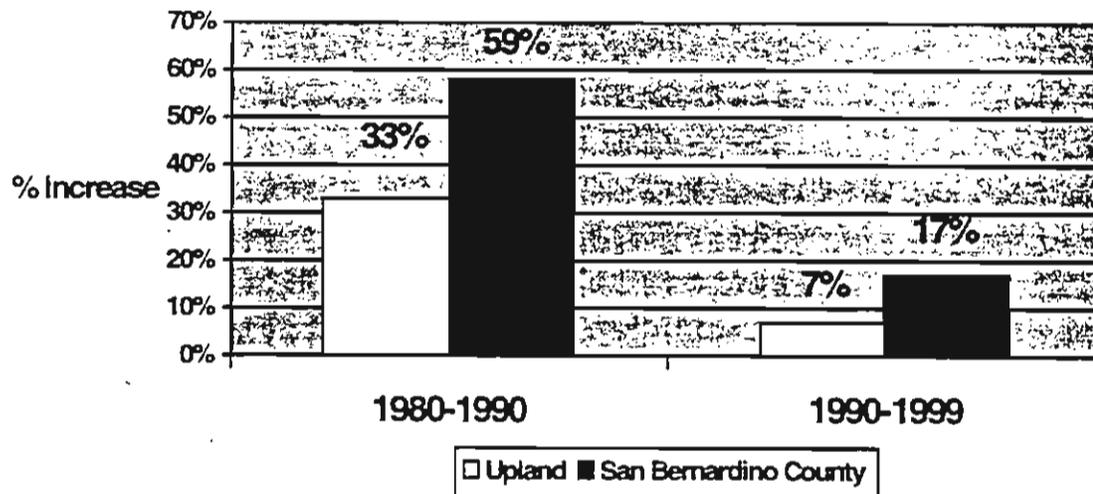
**TABLE 2  
POPULATION GROWTH  
1980-1999**

Jurisdiction	1980 <sup>1</sup>	1990 <sup>1</sup>	1999 <sup>2</sup>	1980-90 Growth		1990-99 Growth	
				Number	Percent	Number	Percent
Upland	47,647	63,374	67,897	15,697	32.9%	4,523	7.1%
San Bernardino County	895,016	1,418,380	1,654,007	523,364	58.5%	235,627	16.6%

<sup>1</sup> U.S. Census Bureau.

<sup>2</sup> California Department of Finance, Population Estimates, January 1, 1999.

**Figure 1  
Population Growth: 1980-1999  
Upland vs. San Bernardino County**



1. Age Composition

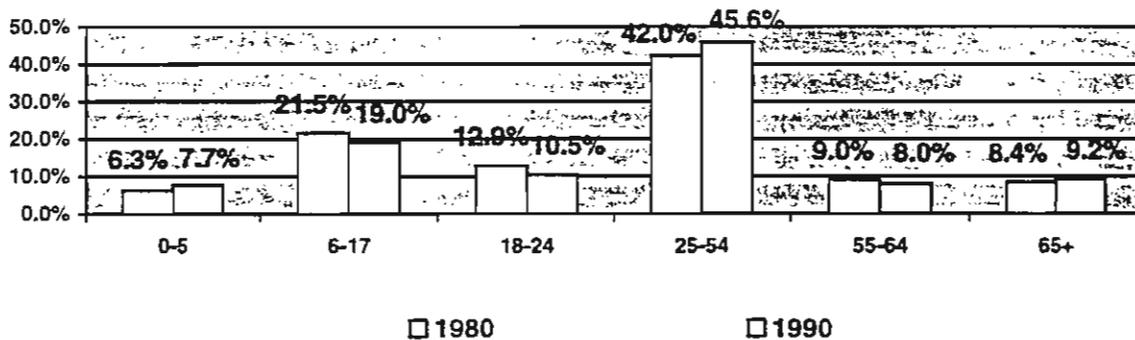
The age breakdown of a population is an important factor in evaluating housing needs and projecting the direction of future housing development. Table 3 illustrates the age distribution of Upland residents as reported by the 1980 and 1990 Census. The table indicates that, in 1990, 45.3% (28,753 persons) of Upland's population was aged 25-54, 37.5% (23,756 persons) was 0-24, and 17.1% (10,865 persons) was over 54. Comparison of 1980 and 1990 data indicates that the largest increases have occurred in the preschool (0-4), prime working (25-54), and senior (65+) age categories.

**TABLE 3  
AGE DISTRIBUTION  
1980-1990**

Age Group/Year	1980		1990		1980:1990 % Change
	Number	% of Population	Number	% of Population	
Preschool (0-4)	2,991	6.3%	4,736	7.5%	+58%
School (5-17)	10,251	21.5%	12,146	19.2%	+18%
Young Adults (18-24)	6,124	12.9%	6,874	10.8%	+12%
Prime Working (25-54)	20,013	42.0%	28,753	45.3%	+44%
Retirement (55-64)	4,273	9.0%	5,016	7.9%	+17%
Senior Citizens (65+)	3,995	8.4%	5,849	9.2%	+46%
<b>TOTAL</b>	<b>47,647</b>	<b>100%</b>	<b>63,374</b>	<b>100%</b>	<b>+33%</b>

Source: U.S. Census Bureau

**Figure 2  
Age Distribution 1980-1999**



**2. Race and Ethnicity**

Census data shows that although the population of the City of Upland in 1990 was nearly 80% White, the City is slowly becoming more diverse, as the change in population between 1980 and 1990 indicates. The White population increased by 28% while the Black and Asian/ Pacific Islander populations increased by 300% and 249% respectively (Table 4). According to Census tabulations, ethnicity is treated as a separate characteristic, i.e., persons identifying themselves as Hispanic are also included in one of the racial categories.

**TABLE 4  
RACIAL AND ETHNIC COMPOSITION  
1980-1990**

<i>Racial/Ethnic Group</i>	<i>1980<sup>1</sup></i>		<i>1990</i>		<i>1980:1990 % Change</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	
White	39,156	82.1%	49,972	78.9%	+28%
Black	845	1.8%	3,380	5.3%	+300%
American Indian, Eskimo, Aleut <sup>1</sup>	263	0.5%	286	0.5%	+9%
Asian or Pacific Islander	1,276	2.7%	4,457	7.0%	+249%
Other	5,741	12.0%	5,279	8.3%	-8%
<b>TOTAL</b>	<b>47,647</b>	<b>100%</b>	<b>63,374</b>	<b>100%</b>	<b>+33%</b>
Hispanic	NA	NA	11,115	17.5%	NA

<sup>1</sup> The categories of Asian or Pacific Islander and American Indian, Eskimo or Aleut were combined in 1980.

Source: US Census Bureau

**B. EMPLOYMENT TRENDS**

**1. Jobs Held by Upland Residents**

The 1990 Census showed that 32,430 residents of the City of Upland were employed. According to the California State Employment Development Department, the unemployment rate in Upland was 3% in October of 1999, compared to 4.5% for the County of San Bernardino as a whole.

Table 5 shows the number of persons employed in each occupation and the corresponding percentages of the labor force for the City according to the 1990 Census. The table indicates that one-third of the employed population works in the Service industry, 17% work in Manufacturing, and 17% work in Retail Trade.

**TABLE 5  
JOBS HELD BY UPLAND RESIDENTS BY SECTOR  
1990**

<i>Job Sector</i>	<i>Number</i>	<i>Percent</i>
Agriculture	582	2%
Mining	57	<1%
Construction	2,094	6%
Manufacturing	5,353	17%
Transportation	1,416	4%
Communications/other Public Facilities	987	3%
Wholesale Trade	1,407	4%
Retail Trade	5,564	17%
Finance, Insurance, & Real Estate	2,737	8%
Services	10,806	33%
Public Administration	1,427	4%
<b>Total Employed Persons (16 years and over)</b>	<b>32,430</b>	<b>100%</b>

Source: 1990 U.S. Census

**2. Major Employers**

As Table 6 indicates, the City of Upland Chamber of Commerce reported that the San Antonio Community Hospital is the largest employer in Upland in 1999, with 1,800 employees. According to the 1990 Census, this figure represents approximately 6% of the city's employed population. The Upland Unified School District is the city's second largest employer with 900 employees (or approximately 3% of Upland's employed population). Lewis Homes, the City of Upland, and GTE California follow as the third, fourth, and fifth largest employers, respectively.

**TABLE 6  
MAJOR EMPLOYERS IN UPLAND  
1999**

<i>Company</i>	<i>Number of Employees</i>
San Antonio Community Hospital	1,800
Upland Unified School District	900
Lewis Homes	381
City of Upland	328
GTE California	300

Source: City of Upland Chamber of Commerce, 1999

**3. Jobs/Housing Balance**

The "jobs-housing balance" test is a general measure of a community's employment opportunities with respect to its residents' needs. A balanced community would reach equilibrium between employment and housing opportunities so the majority of the residents could also work within the community. The jobs-housing balance for the City of Upland is shown in Table 7. According to the 1990 Census and

SCAG, there were 29,086 employment opportunities and 24,496 households in Upland resulting in a jobs/household ratio of 1.19. In comparison, jobs/housing ratio for San Bernardino County is 0.86. The jobs/housing ratio for the entire six-county SCAG region was 1.33 in 1990. This analysis demonstrates that while Upland had more balanced land use than the county as a whole, it was still relatively job-poor when compared to the regional average.

**TABLE 7**  
**CITY OF UPLAND JOBS/HOUSING BALANCE**  
**1990**

	<i>Upland</i>	<i>San Bernardino County</i>	<i>SCAG Region</i>
<i>Employment</i>	29,086	466,349	7,064,508
<i>Housing Units</i>	24,496	542,332	5,329,631
<i>Jobs/Housing Ratio</i>	1.19	0.86	1.33

Source: U.S. Census Bureau, SCAG.

**C. HOUSEHOLD CHARACTERISTICS**

**1. Household Formation and Composition**

Table 8 compares the total households in 1990 and 1999 for California, San Bernardino County, and City of Upland. The table shows that while the total number of households for California and San Bernardino County increased 8.1% and 11%, respectively, the number of households in the City of Upland increased only 2.9%. Upland's relatively slow growth is attributed to the fact that it is a mature community without large areas of vacant land.

**TABLE 8**  
**TOTAL HOUSEHOLDS**  
**1990-1999**

<i>Area</i>	<i>1990</i>	<i>1999</i>	<i>% Increase 1990-1999</i>
California	10,381,206	11,225,363	8.1%
San Bernardino County	464,737	515,865	11.0%
City of Upland	23,075	23,746	2.9%

Source: U.S. Bureau of Census 1990 for the City, County and State; Department of Finance Population Estimates, 1/1/99.

**2. Household Type**

Table 9 shows the household types for the City of Upland according to the 1990 Census. The data illustrates that married couple families occupy the majority of households at 59%. These households are split approximately even according to those with and those without children under 18 years of age (6,736 and 6,928 respectively). Non-family households are the next largest household type and represent approximately 27% of households in Upland. Of the remaining 14% of households, the majority are female households with no husband present.

This table illustrates the changing nature of housing needs. Less than one-third of all households in 1990 were "traditional" families – a married couple with children.

**TABLE 9  
HOUSEHOLD TYPE  
1990**

<i>Married-couple family</i>		<i>Male householder, no wife present</i>		<i>Female householder, no husband present</i>		<i>Non-family</i>	<i>Total All Households</i>
<i>W/ children under 18 yrs.</i>	<i>W/out children under 18 yrs.</i>	<i>W/ children under 18 yrs.</i>	<i>W/out children under 18 yrs.</i>	<i>W/ children under 18 yrs.</i>	<i>W/out children under 18 yrs.</i>		
6,736	6,928	492	427	1,369	931	6,192	23,075
29%	30%	2%	2%	6%	4%	27%	100%

Source: 1990 U.S. Census.

### 3. Household Size by Tenure

According to the 1990 Census, the average household size for owners in the City of Upland is slightly higher (2.9 persons per household) than for renters (2.4 persons per household). Table 10 shows the number of renter and owner households by size. Only about 9% of renter households have 5 or more persons, while over 60% of renter households have 1 or 2 persons. About 13% of owner households have 5 or more persons.

**TABLE 10  
HOUSEHOLD SIZE BY TENURE  
1990**

	<i>Households</i>	<i>Renter (%)</i>	<i>Owner (%)</i>
1 Person	4,851	2,825 (31%)	2,026 (15%)
2 Persons	7,456	2,733 (30%)	4,723 (34%)
3-4 Persons	8,132	2,783 (30%)	5,349 (38%)
5+ Persons	2,638	812 (9%)	1,826 (13%)
TOTAL	23,077	9,153 (100%)	13,924 (100%)
<b>AVERAGE HOUSEHOLD SIZE</b>		<b>2.4 persons</b>	<b>2.9 persons</b>

Source: U.S. Bureau of Census 1990.

### 4. Household Income

1999 estimates for household income by tenure are provided in Table 11. The table shows that nearly half of all renter households have incomes below 80% of the countywide median, and 28% are considered very-low-income (i.e., less than 50% of median). These households are at greatest risk of serious housing problems, and often are required to double up in order to make ends meet.

Owner-occupants typically have higher incomes, with only about 15% of all households falling in the low-income category (i.e., below 80% of median income).

**TABLE 11**  
**HOUSEHOLD INCOME BY TENURE**  
**1999**

<i>Income Category</i>	<i>Total</i>	<i>Renter (%)</i>	<i>Owner (%)</i>
Less than 30%	1,833 (8%)	1,303 (14%)	530 (4%)
30 to 50%	1,874 (8%)	1,263 (14%)	611 (4%)
51 to 80%	2,842 (12%)	1,789 (20%)	1,053 (7%)
80% or greater	17,108 (72%)	4,737 (52%)	12,371 (85%)
<b>TOTAL</b>	<b>23,657 (100%)</b>	<b>9,092 (100%)</b>	<b>14,566 (100%)</b>

Source: SCAG 1999.

Table 12 displays the number and percentage of households below poverty level in the City of Upland according to household type, as reported in the 1990 Census. The Census reported that 7.1% of all households in the City were below the poverty level. Married couple families represented the lowest percentage (2.7%) of households below the poverty level while female households had the greatest percentage (22.7%). Households with children comprised the majority of households below the poverty level.

**TABLE 12**  
**HOUSEHOLDS BELOW POVERTY LEVEL**  
**1990**

<i>Household Type</i>	<i>Total Households</i>	<i>Number of Households Below Poverty Level</i>	<i>Percentage of Households Below Poverty Level</i>
<b>Married Couple Families</b>	<b>13,304</b>	<b>353</b>	<b>2.7%</b>
Family With Children	6,736	250	3.7%
Family Without Children	6,928	103	1.5%
<b>Male Households</b>	<b>919</b>	<b>106</b>	<b>11.5%</b>
With Children	492	94	19.1%
Without Children	427	12	2.8%
<b>Female Households</b>	<b>2,300</b>	<b>516</b>	<b>22.4%</b>
With Children	1,369	489	35.7%
Without Children	931	27	2.9%
<b>Non-Family</b>	<b>6,192</b>	<b>664</b>	<b>10.7%</b>
<b>TOTAL HOUSEHOLDS</b>	<b>23,075</b>	<b>1,639</b>	<b>7.1%</b>

Source: 1990 Census

## **D. HOUSING INVENTORY AND MARKET CONDITIONS**

### **1. Housing Stock Profile**

Table 13 displays a regional comparison of total housing stock from 1980-1999. The results indicate that the City of Upland has experienced less rapid growth than most other cities and San Bernardino County as a whole during the past decade. From 1980-1990, all of the cities shown in the table experienced at least double-digit growth in percentage change in total housing stock; Upland experienced 32% growth.

Since 1990, growth has slowed tremendously, dipping below 6% growth in all cities except for Rancho Cucamonga, below 7% in the overall County, and to 3% in Upland.

**TABLE 13  
REGIONAL COMPARISON OF TOTAL HOUSING STOCK  
1980-1999**

Area	1980	1990	1999	Change 1980-90		Change 1990-99	
City of Upland	18,595	24,496	25,204	5,901	(32%)	708	(3%)
City of Montclair	7,860	8,915	9,217	1,055	(13%)	302	(3%)
City of Ontario	31,339	42,536	44,699	11,197	(36%)	2,163	(5%)
City of Rancho Cucamonga	17,839	36,367	41,193	18,528	(104%)	4,826	(13%)
San Bernardino County	370,155	572,379	604,060	202,224	(54%)	31,681	(6%)

Source: U.S. Bureau of Census 1980 & 1990 for County and City of Upland; 1994-98 CHAS for adjacent cities in 1980 and 1990. Department of Finance January, 1999, estimate for cities and county in 1999.

Table 14 indicates that, between 1990 and 1999, the housing stock composition in both the city and the county changed very little. In addition, the majority of housing in both the City and County is comprised of single-family detached units and multi-family units with 5 or more occupants. In comparison to San Bernardino County, the City of Upland has a substantially higher concentration of multi-family units (33%) as compared to 21% in the county as a whole.

**TABLE 14  
COMPOSITION OF HOUSING STOCK BY UNIT TYPE  
1990-1999**

Unit type	Upland				San Bernardino County			
	1990		1999		1990		1999	
SF detached	14,043	57%	14,381	57%	361,598	67%	412,982	68%
SF attached	1,541	6%	1,667	7%	22,284	4%	22,947	4%
MF (2-4 units)	2,494	10%	2,644	11%	38,591	7%	40,301	7%
MF (5+ units)	5,559	23%	5,652	22%	76,877	14%	83,030	14%
Mobile Homes	859	4%	860	3%	42,982	8%	44,800	7%
<b>Total</b>	<b>24,496</b>		<b>25,204</b>		<b>542,332</b>		<b>604,060</b>	

Source: Department of Finance Population & Housing Estimates 1/1/99

## 2. Tenure

Table 15 details occupied housing units according to tenure for the City of Upland according to the 1990 Census. The data shows that single-family units make up the largest proportion (65%) of all housing units. The vast majority of owner-occupied units (92%) are single-family homes. Multi-family units in buildings having 5 or more units account for just over half of all renter-occupied units, while about one-quarter of rental units are single-family homes.

**TABLE 15  
OCCUPIED HOUSING UNITS BY TENURE  
1990**

Type	Owner-Occupied Units		Renter-Occupied Units		Total
	Number	Percent	Number	Percent	
Single-Family*	12,748	92%	2,365	26%	15,113
2-4 Multi-family	232	2%	2,040	22%	2,272
5 or more Multi-family	55	<1%	4,692	51%	4,747
Mobile Home	858	6%	27	<1%	885
Other	31	<1%	29	<1%	60
<b>TOTAL</b>	<b>13,924</b>	<b>100%</b>	<b>9,153</b>	<b>100%</b>	<b>23,077</b>

\* Includes both detached and attached units.  
Source: 1990 Census, Summary Tape File 3A.

### 3. Vacancy Rates

Table 16 shows the vacancy rate for housing units according to size and tenure. According to the 1990 Census, the City of Upland maintained a vacancy rate of 6%. Approximately half of the vacant units contain 2 bedrooms; of these, the majority are rental units.

**TABLE 16  
HOUSING VACANCY BY UNIT SIZE  
1990**

Category	Total	Housing Type		
		0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms
Year Round Housing	24,496 <sup>1</sup>	4,251	7,214	13,031
<b>Occupied Units</b>	<b>23,077 (94%)</b>	<b>3,871 (16%)</b>	<b>6,593 (27%)</b>	<b>12,613 (51%)</b>
-Rental Units	9,153 (40%)	3,576	4,248	1,329
-Ownership Units	13,924 (60%)	295	2,345	11,284
<b>Total Vacant</b>	<b>1,419 (6%)</b>	<b>380 (1%)</b>	<b>621 (3%)</b>	<b>418 (2%)</b>
-Vacant for Rent	892 (4%)	321	454	117
-Vacant for Sale	178 (<1%)	18	18	142
-Other Vacant/Seasonal	349 (1%)	41	149	159

\* As a percentage of occupied units

<sup>1</sup> Includes trailer units

Source: 1990 Census

### 4. Age of Housing Stock

Table 17 displays the age of housing stock in the City of Upland according to the 1990 Census. The results indicate that the majority of housing is less than 30 years old. The age characteristics of renter-occupied units are very similar to owner-occupied units.

**TABLE 17  
AGE OF HOUSING STOCK  
1990**

<i>Year Built</i>	<i>Owner</i>	<i>Renter</i>
Before 1940	521 (4%)	544 (6%)
1940 - 1949	417 (3%)	551 (6%)
1950 - 1959	1,746 (13%)	988 (11%)
1960 - 1969	2,827 (20%)	1,569 (17%)
1970 - 1979	4,209 (30%)	2,639 (29%)
1980-March 1990	4,204 (30%)	2,862 (31%)
<b>TOTAL</b>	<b>13,924 (100%)</b>	<b>9,153 (100%)</b>

Source: 1990 Census, STA-3A; City of Upland Planning Dept.

**5. Housing Conditions**

The only information on housing conditions reported by the Census is the status of kitchen and plumbing facilities. This data is displayed in Table 18. According to the 1990 Census, less than 1% of the total housing stock lacks complete kitchen or plumbing facilities. It is recognized, however, that there are a number of housing problems that are not captured by this definition, such as structural, roofing, heating and electrical deficiencies.

**TABLE 18  
CONDITION OF KITCHEN & PLUMBING FACILITIES OF  
TOTAL HOUSING STOCK  
1990**

<i>Year Built</i>	<i>Number of Units</i>	<i>Percent of Units</i>
<b>Kitchen</b>		
Complete	24,298	99.2%
Incomplete	198	0.8%
<b>Plumbing</b>		
Complete	24,426	99.7%
Incomplete	70	0.3%

Source: 1990 Census, STA-3A

**6. Housing Costs and Rents**

Table 19 shows the maximum affordable rent and purchase prices for housing in the City of Upland according to income categories. According to income limits established by HUD, the maximum annual income for those in the very-low-income category is \$23,700. By definition, housing is "affordable" if the monthly payment is not more than 30% of gross income. Based on that standard the maximum affordable monthly rent for a very-low-income household is \$593, and the estimated maximum purchase price of a home is \$75,000. People who earn between \$23,700 and \$37,920 are considered to be in the low-income category and can afford a maximum monthly rental payment of \$948 and a maximum purchase price of \$120,000.

Moderate-income households earn between \$37,920 and \$56,880 and can afford a monthly rental payment of \$1,422 and a purchase price of about \$170,000. The above-moderate category is defined as annual income greater than \$56,880, with monthly rent over \$1,422 and sales price over \$170,000.

**TABLE 19  
AFFORDABLE RENT AND PURCHASE PRICE BY INCOME CATEGORY  
1999**

<i>Income Category</i>	<i>Annual Income <sup>1</sup></i>	<i>Maximum Monthly Rent Payment <sup>2</sup></i>	<i>Estimated Maximum Purchase Price <sup>3</sup></i>
Very Low	\$23,700	\$593	\$75,000
Low	\$37,920	\$948	\$120,000
Moderate	\$56,880	\$1,422	\$170,000
Above Moderate	Above \$56,880	Above \$1,422	Above \$170,000
Median	\$47,400		

<sup>1</sup> Income limits established by HUD, January 2000.

<sup>2</sup> Based on 30% of income.

<sup>3</sup> Assumes 10% down payment, a 8.5% interest rate, 1.25% tax and homeowners insurance and a 28% debt ratio.

**a. Existing and New Home Price Trends**

Figure 3 compares the median home and condo prices in the City of Upland between June 1998 and June 1999. According to Axiom/DataQuick information, the median home price for the City of Upland increased from \$157,000 to \$168,000, or 7%, between June 1998 and June 1999. During the same period, the median Condo price increased from \$120,000 to \$121,000, or 1%. The median prices of San Bernardino County homes and condos are significantly lower. Through June 1999, the median price for existing homes throughout the County was \$128,000 or \$40,000 less than Upland. In addition, the median price for existing condos throughout the County dropped from \$94,000 to \$77,000 (18%) between June 1998 and June 1999. It should be noted that these statistics may reflect isolated changes in the "mix" of units sold during the particular time period and not price trends in general.

**Figure 3**  
**Median Home & Condo Prices**  
**Upland vs. San Bernardino County**  
**1998-1999**

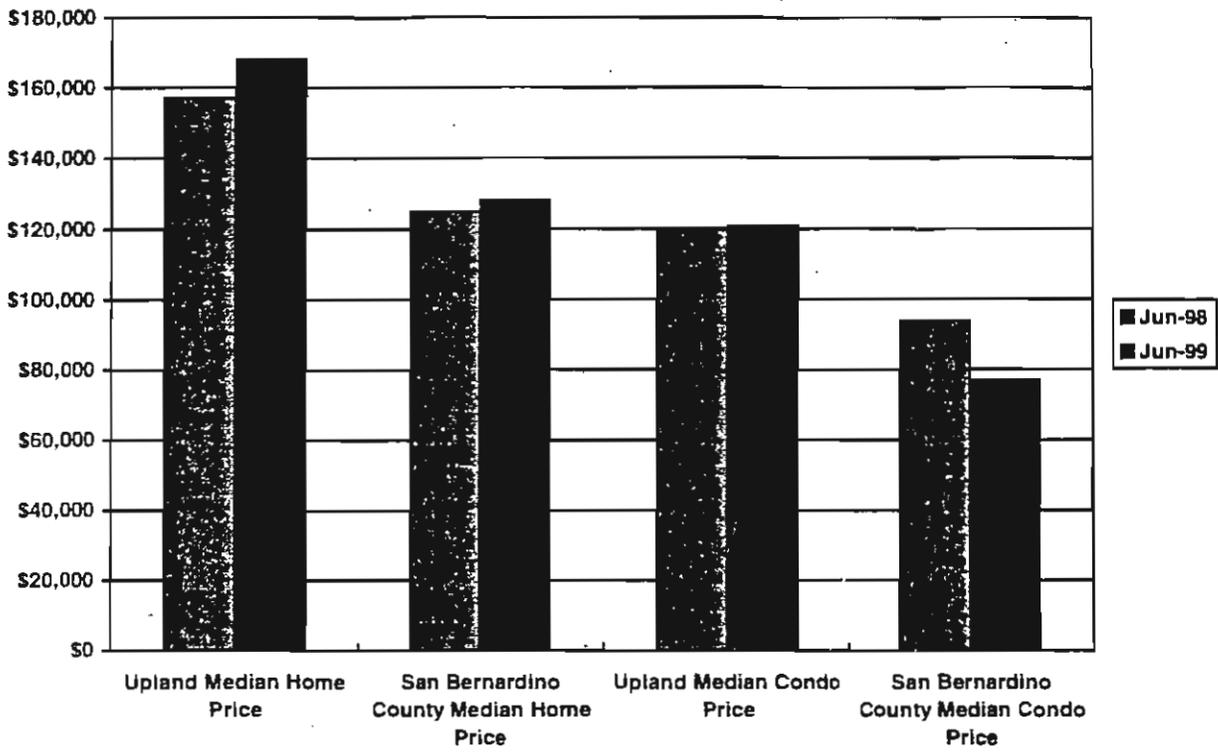


Table 20 presents a survey of new home sales prices in the Upland area during 1999. Nine projects with a total of 502 homes were surveyed. Sales prices ranged from \$151,900 to \$549,000. Using the income categories shown in Table 21 it is estimated that about 17% of new homes were affordable to Moderate-income buyers and the remaining 83% were Above-moderate.

**TABLE 20  
REPRESENTATIVE NEW HOME PRICES  
1999**

Development	Product Type	Total Units	Price Range	Income Category <sup>1</sup>			
				VL	Low	Moderate	Above Moderate
Chaparral Heights	Single-Family Detached	21	\$335,000-\$420,000				21
Pepperview Homes	Single-Family Detached	39	\$157,950-\$198,950			10	29
The Ponte Vecchio @ San Antonio Heights	Single-Family Detached	12	\$439,900-\$549,000				12
Heartland	Single-Family Detached	115	\$151,900-\$178,900			75	40
Citrus Grove	Single-Family Detached	16	\$359,900-\$419,900				16
Citrus Highland	Single-Family Detached	15	\$299,900-\$319,900				15
Mountain Shadows	Single-Family Detached	124	\$279,900-\$367,900				124
Fairway Classics	Townhouse	80	\$249,900-\$265,900				80
Tuscany	Single-Family Attached	80	\$235,990-\$271,990				80
<b>SUMMARY</b>		<b>502</b>				<b>85 (17%)</b>	<b>417 (83%)</b>

Source: The Meyers Group, The Planning Center

Notes:

1 Estimate based on income categories presented in Table 21.

**b. Rental Prices**

Table 21 presents the results of a rental market survey conducted in September 1999. The most common unit type – 1-bedroom, 1-bath units – were found to have an average a monthly rent of \$652. The second largest sample surveyed, 2-bedroom, 2-bath units, had an average monthly rent of \$803. The average monthly rent for all units was \$750.

A comparison of rental rates by city is shown in Table 22. The survey shows that the average rent in Upland is quite similar to the countywide average (\$750 vs. \$724).

**TABLE 21**  
**RENTAL MARKET SAMPLE\***  
**SEPTEMBER 1999**

	# Units	% Mix	Average SF	Average Low Rent	Average High Rent	Average Rent
studio	225	6%	533	\$570	\$570	\$570
jr. 1 bd	105	3%	551	\$568	\$583	\$573
1bd 1 bth	1,447	40%	714	\$649	\$659	\$652
2 bd 1 bth	344	10%	931	\$751	\$760	\$754
2 bd 1.5 bth	106	3%	1,063	\$878	\$878	\$878
2 bd 2 bth	1,104	31%	998	\$802	\$806	\$803
2 bd 2.5 bth	233	6%	1,338	\$1,063	\$1,063	\$1,063
3 bd 2 bth	44	1%	1,163	\$1,078	\$1,078	\$1,078
<b>Totals</b>	<b>3,608</b>	<b>100%</b>	<b>918</b>	<b>\$748</b>	<b>\$754</b>	<b>\$750</b>

\* Sample includes only large complexes of 80+ units.  
Source: REALFACTS, September 1999

**TABLE 22**  
**RENTAL MARKET COMPARISON BY CITY\***  
**SAN BERNARDINO COUNTY**  
**1999**

	Units Surveyed	% Total	Average Occupancy	Average Rent
Alta Loma	1,350	4.1%	98.5%	\$910
Chino	1,532	4.6%	98.0%	\$777
Chino Hills	1,533	4.6%	97.5%	\$974
Colton	2,995	9.0%	97.5%	\$557
Fontana	1,475	4.4%	98.4%	\$584
Grand Terrace	992	3.0%	97.5%	\$617
Highland	1,070	3.2%	87.6%	\$549
Loma Linda	1,006	3.0%	97.7%	\$727
Montclair	165	0.5%	98.8%	\$963
Ontario	2,769	8.3%	98.0%	\$776
Rancho Cucamonga	4,869	14.6%	97.6%	\$829
Redlands	2,786	8.4%	97.7%	\$694
Rialto	1,724	5.2%	96.6%	\$653
San Bernardino	3,977	12.0%	93.9%	\$607
<b>Upland</b>	<b>3,608</b>	<b>10.8%</b>	<b>97.8%</b>	<b>\$750</b>
Victorville	1,423	4.3%	95.5%	\$518
<b>Totals</b>	<b>33,274</b>	<b>100.0%</b>	<b>96.9%</b>	<b>\$724</b>

\* Sample includes only large complexes of 80+ units.  
Source: Real Facts 11/16/99

**c. Affordability Gap Analysis**

Comparing Table 19 with Figure 3 shows that the Upland median home price of \$168,000 falls within the moderate-income category, while the median condo price of \$121,000 is within the low-income level. These comparisons reflect the relatively good affordability of housing in San Bernardino County and the Inland Empire generally as compared to the Los Angeles/Orange County metropolitan area.

As noted in Table 20, about 17% of new homes in Upland were affordable to moderate-income buyers while the remaining 83% were priced at above-moderate levels.

**Figure 4  
Rental Market Analysis  
September 1999**

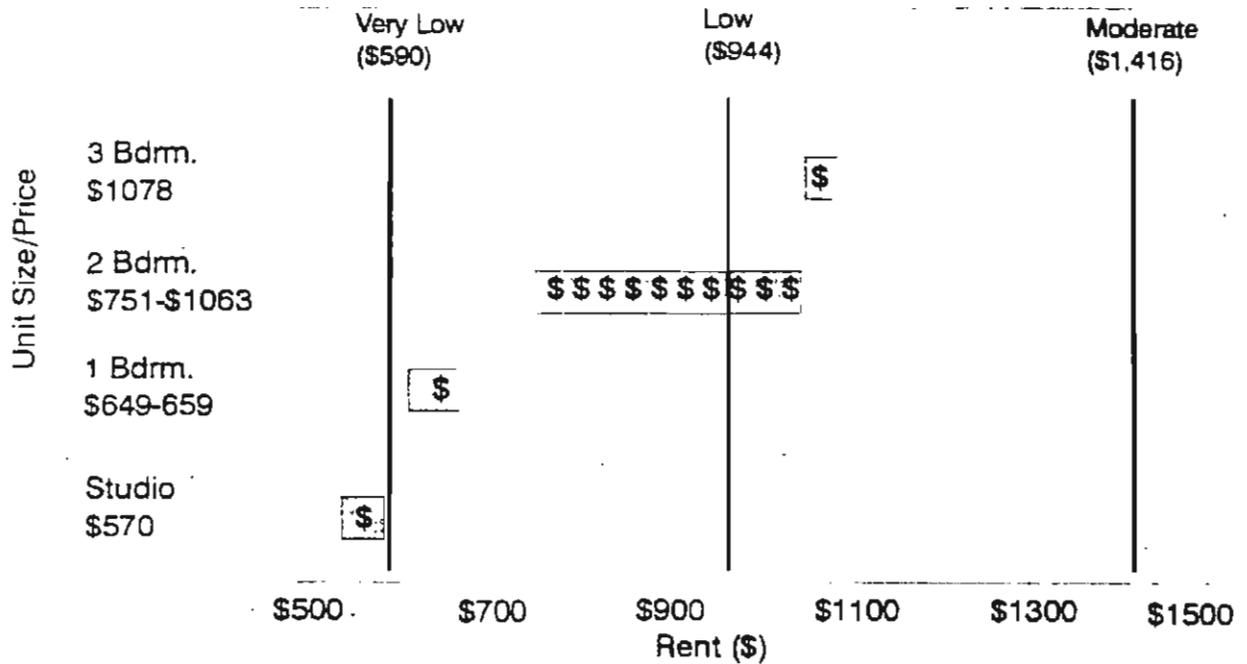


Figure 4 shows the comparison between market rents and affordable rent levels by income category. This figure indicates that all of the surveyed studio units met the very-low-income standard, and all of the 1-bedroom units rented for rates affordable to low-income households. Most of the 2-bedroom units rented at low-income rates, while 3-bedroom units rented in the moderate-income category.