

III. HOUSING NEEDS

A. EXISTING NEEDS

1. Overcrowding

As defined by State housing policy, overcrowding is a unit that contains 1.01 persons or more per room. Overcrowding places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions that contribute both to deterioration of the housing stock and neighborhoods in general. Table 23 shows the number of persons per room in all units in the City of Upland by tenure.

According to the 1990 Census, 6.4% of the total households in Upland were overcrowded. Rental households experience more overcrowding than do owned households. Only 2.5% of owner occupied households were overcrowded while over 12.4% of rental households experienced overcrowding. In addition, severe overcrowding – more than 1.5 persons per room – was found in 6.2% of rental households but only 0.7% of owner households.

**TABLE 23
PERSONS PER ROOM BY TENURE
1990**

<i>Persons Per Room</i>	<i>Owner Occupied</i>	<i>% of Total</i>	<i>Renter Occupied</i>	<i>% of Total</i>	<i>Total</i>
0.50 or less	10,077	72.4%	4,647	50.8%	14,725
0.51 to 1.00	3,502	25.1%	3,365	36.8%	6,867
1.01 to 1.50	247	1.8%	565	6.2%	812
1.51 to 2.00	71	0.5%	353	3.8%	424
2.01 or more	27	0.2%	223	2.4%	250
Total	13,924	100%	9,153	100%	23,078

Source: US Bureau of Census, 1990

Table 24 shows estimates for overcrowding in 1999 by income category. According to SCAG, lower income households do not experience the most overcrowding, rather, it is households that earn 80% to 95% of the median income that experience the most overcrowding. At this level, 47.5% of renter and 45.5% of owner households are overcrowded. In comparison, only 10.6% of lower-income households experience are overcrowded. Nevertheless, when examined according to tenure, lower-income rental households experience much more overcrowding (14.5%) than do lower-income owner households (2.7%).

**TABLE 24
OVERCROWDING
1999**

<i>Income Category</i>	<i>Renters</i>	<i>Owners</i>	<i>All Households</i>
<i>TOTAL – LESS THAN 30%</i>	1,303	530	1,833
<i>Number with Overcrowding</i>	104(7.8%)	0(0%)	104(5.7%)
<i>TOTAL – 30% TO 50%</i>	1,263	611	1,874
<i>Number with Overcrowding</i>	249(19.7%)	8(1.3%)	257(13.7%)
<i>TOTAL – 50% TO 80%</i>	1,789	1,053	2,842
<i>Number with Overcrowding</i>	278(15.5%)	52(4.9%)	330(11.6%)
<i>TOTAL – 80% TO 95%</i>	978	707	1,685
<i>Number with Overcrowding</i>	465(47.5%)	322(45.5%)	787(46.7%)
<i>TOTAL – GREATER THAN 95%</i>	3,759	11,664	15,423
<i>Number with Overcrowding</i>	255(6.8%)	131(1.1%)	386(2.5%)
<i>TOTAL – ALL HOUSEHOLDS</i>	9,092	14,566	23,657
<i>Number with Overcrowding</i>	1,351(14.9%)	514(3.5%)	1,865(7.9%)

Source: SCAG RHNA Report, December 1999

2. Households Overpaying for Housing

According to State housing policy, overpaying occurs when housing costs exceed 30% of gross household income. Table 25 presents housing costs as a percentage of income for the City of Upland.

According to the 1990 Census, 37.6% of all households pay 30% or more of gross income for housing.

When looking at overpayment by tenure, Table 25 shows that overpayment is more widespread in rental households (46%) than in owned households (32%). In particular, 92% of renters earning less than \$20,000 overpay while only 59% of comparative owners overpay.

**TABLE 25
HOUSING COSTS AS PERCENTAGE OF GROSS INCOME
1990**

	0-19%		20-29%		30% or more		Total ¹	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
OWNER HOUSEHOLDS								
Less than \$10,000	45	11%	38	9%	343	81%	426	100%
\$10,000-\$19,999	285	38%	118	16%	344	46%	747	100%
\$20,000-\$34,999	489	34%	200	14%	739	52%	1,428	100%
\$35,000-\$49,999	816	37%	429	20%	950	43%	2,195	100%
\$50,000 or more	3,528	47%	2,435	33%	1,529	20%	7,492	100%
Total Owner ¹	5,163	42%	3,220	26%	3,905	32%	12,288	100%
RENTER HOUSEHOLDS								
Less than \$10,000	0	0%	104	8%	1,136	92%	1,240	100%
\$10,000-\$19,999	0	0%	150	8%	1,668	92%	1,818	100%
\$20,000-\$34,999	177	6%	1,530	55%	1,083	39%	2,790	100%
\$35,000-\$49,999	627	43%	738	50%	99	7%	1,464	100%
\$50,000 or more	1,333	85%	162	10%	65	4%	1,560	100%
Total Renter ¹	2,137	24%	2,684	30%	4,051	46%	8,872	100%

¹ Represents occupied housing units only.
Source: US Bureau of Census, 1990.

Table 26 displays estimates for overpayment in 1999 by lower income households. According to SCAG, 72% of all lower income households are overpaying for housing. A greater percentage (80%) of lower-income rental households overpays than owner households (55%). Over 90% of renter households that earn 30% to 50% of the median income overpay. Also, as seen in overcrowding, households that earn 80% to 95% of the median income have similar rates of overpayment. At this income level, 47.5% of renter and 45.5% of owner households overpay for housing.

**TABLE 26
OVERPAYMENT
1999**

Income Category	Renters	Owners	All Households
TOTAL - LESS THAN 30%	1,303	530	1,833
Number with Overpayment	1,027(78.8%)	301(56.8%)	1,328(72.4%)
TOTAL - 30% TO 50%	1,263	611	1,874
Number with Overpayment	1,154(91.4%)	396(64.8%)	1,550(82.7%)
TOTAL - 50% TO 80%	1,789	1,053	2,842
Number with Overpayment	1,322(73.9%)	515(48.9%)	1,837(64.6%)
TOTAL - 80% TO 95%	978	707	1,685
Number with Overpayment	465(47.5%)	322(45.5%)	787(46.7%)
TOTAL - GREATER THAN 95%	3,759	11,664	15,423
Number with Overpayment	203(5.4%)	2,991(25.6%)	3,194(20.7%)
TOTAL - ALL HOUSEHOLDS	9,092	14,566	23,658
Number with Overpayment	4,171(45.9%)	4,525(31.1%)	9,296(39.4%)

Source: SCAG RHNA Report, December 1999

3. Special Needs Groups

a. Elderly Persons

The percentage of elderly with mobility and/or self-care limitations for the City of Upland is shown in Table 27. According to the 1990 Census, 6% of elderly males and 8% of elderly females have either mobility and/or self-care limitation. The most common limitation for the entire elderly population is one of mobility. While elderly males are more likely to have a mobility limitation and a self-care limitation, their female counterparts are more likely to have only a mobility limitation.

**TABLE 27
ELDERLY MOBILITY AND/OR SELF-CARE LIMITATIONS
1990**

<i>Mobility and Self-Care Status</i>	<i>Male</i>	<i>% of Total in Cohort (65+)</i>	<i>Female</i>	<i>% of Total in Cohort (65+)</i>	<i>Total</i>
Mobility Limitation Only	111	1.9%	233	4.0%	344
Self-Care Limitation Only	103	1.8%	94	1.6%	197
Both-Mobility and Self-Care Limitation	135	2.3%	163	2.8%	298
TOTAL WITH LIMITATION	349	6.0%	490	8.4%	839

Source: U.S. Bureau of Census, 1990.

b. Large Families

Table 28 displays the number of large households by tenure for the City of Upland. Large households are defined as five or more persons and are included as a special needs group because they require larger dwellings with more bedrooms. According to the Census, large households represent 11% of all households in Upland. The data indicates that about 8% of renter households had 5 or more persons while about 12% of owner households had 5 or more occupants.

**TABLE 28
LARGE HOUSEHOLDS BY TENURE
1990**

<i>Number of Persons in Unit</i>	<i>Owner Occupied</i>	<i>Renter Occupied</i>	<i>Total</i>
Five	1,179 (8%)	503 (5%)	1,682 (7%)
Six	448 (3%)	193 (2%)	641 (3%)
Seven or More	199 (1%)	116 (1%)	315 (1%)
TOTAL HOUSEHOLDS	13,924	9,153	23,077

Source: U.S. Bureau of Census, 1990.

c. Female-headed Households

Female-headed households are included as a special needs group because of the low rate of homeownership, lower incomes, and high poverty rates experienced by this group. According to the

1990 Census, 1,784 female-headed households or 78% are below the poverty level. Table 29 illustrates the percentage of female-headed households for the City of Upland. The data shows that the majority of female-headed households have no children under the age of 18.

TABLE 29
FEMALE HEADS OF HOUSEHOLDS
1990

<i>Household Type</i>	<i>Total</i>	<i>Percentage of Total Households</i>
Female Headed Households (no children under 18)	1,369	6%
Female Headed Households with children under 18	931	4%
TOTAL FEMALE HEADED HOUSEHOLDS	2,300	10%

Source: U.S. Bureau of Census, 1990.

d. Disabled Persons

Table 30 displays the number and percentage of persons reporting a work disability in the City of Upland according to age group. According to the Census, 4,263 persons age 16 and up reported a work disability. This number represents 8.8% of the total population. The elderly (65+) have the largest percentage of persons with a work disability (28.7%), however, there is a larger number (2,591) of persons aged 16-64 with a work disability.

TABLE 30
PERSONS REPORTING A WORK DISABILITY
1990

<i>Age Group</i>	<i>Total Population</i>	<i>Persons with a Work Disability</i>	<i>Percentage of Population</i>
16-64	42,464	2,591	6.1%
65+	5,833	1,672	28.7%
TOTAL	48,297	4,263	8.8%

Source: 1990 Census

e. Homeless Population

Due to the nature of homelessness, an accurate count of the homeless population is difficult at best. In addition, homelessness is a transitory condition, i.e., a person may be homeless one week, but not the next. The very definition of homeless varies by person. There are those who are without housing of their own and live on streets, under bridges, in abandoned vehicles, etc. There are also those who are temporarily sleeping in homes or apartments of friends or relatives. For the purposes of this document, homeless persons are considered to be those who are without their own housing, regardless of where they sleep.

According to the 1997 Homeless Census Preliminary Draft Report for the County of San Bernardino, an estimated 56,000 individuals in San Bernardino County will experience homelessness in a 3-year time span. The typical homeless person is between 30 and 50 years of age and is either a single male or a single female with an average of 3 minor dependent children. The typical homeless person is a high

school graduate who has lived in California for several years, and has been homeless for less than one year.

There is a significant chance that this homeless person has a problem with drugs and/or alcohol and a 23% chance of being a veteran of the Armed Services. This typical homeless person may have a health problem contributing to being homeless and has a 22% chance of either themselves or their children being a victim of domestic violence. The service that is most desired by the current homeless population is assistance in obtaining employment.

There are currently two shelters that provide transitional housing in the City of Upland: The Foothill Family Shelter and Pacific Lifeline. Table 31 shows the characteristics for each of these facilities. Both facilities are full and in strong demand. The Foothill Family Shelter contains 8 apartment units and 32 beds that currently serve 8 families. The shelter reports that there are 10 applications for every available space and approximately 90% of these applicants are families. Pacific Lifeline contains 6 units and 24 beds that serve 6 families. These families are from areas throughout the county and tend to stay the maximum length possible.

The Outreach Success Program affiliated with the Upland Unified School District provides services to homeless families with children attending Upland schools. According to their records, they service approximately 80 homeless families or about 307 people. 150 of these are school-aged children and more than half of the families are headed by female single-parents. There are, therefore, at least 300 homeless persons in Upland, and potentially a great many more.

**TABLE 31
HOMELESS SERVICE PROVIDERS
1999**

<i>Facility</i>	<i># of Units/Beds</i>	<i>Max. Length of Stay</i>	<i>Avg. Length of Stay</i>	<i>Current Occupancy</i>	<i>Financial Support</i>
Foothill Family Shelter	8 apartment units 32 beds	90 days	90 days	8 families ¹	55% government 45% community
Pacific Lifeline	6 units 24 beds	1 year	9 months	6 families	100% community
Total	14 units 56 beds	NA	NA	14 families	NA

¹ A family consists of 1 or more persons with a dependent child.
Source: Foothill Family Shelter and Pacific Lifeline.

f. Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers do and move throughout the season from one harvest to the next. Table 32 shows the number of households occupied by farmworkers in the City of Upland. According to the Census, 436 residents (1.3%) were employed in farming, forestry, or fishing occupations. In comparison, 11,097 residents (1.9%) of San Bernardino County were employed in these occupations.

**TABLE 32
SUMMARY OF EXISTING HOUSING NEEDS**

<i>Overpaying Households¹</i>		<i>Special Needs Group²</i>	
Renter		Elderly Households	5,849
	Very Low Income	Disabled Persons	4,263
	Low Income	Large Households	2,638
	Moderate and Above	Female Headed Households	2,300
	Total	Female Headed Households with Children	1,369
Owner		Farmworkers	436
	Very Low Income		
	Low Income		
	Moderate and Above		
	Total		
TOTAL OVERPAYING			9,296
<i>Overcrowding¹</i>			
Renter			
	Very Low Income	353	
	Low Income	278	
	Moderate and Above	720	
	Total	1,351	
Owner			
	Very Low Income	8	
	Low Income	52	
	Moderate and Above	453	
	Total	514	
TOTAL OVERCROWDING			1,865
Source: SCAG RHNA Existing Needs Problems detail, 1999; 1994-1998 City of Upland CHAS; 1995 City of Upland Consolidated Plan; and 1990 U.S. Census			
¹ SCAG's methodology utilizes HUD income categories to identify existing housing needs. The table has been adjusted to incorporate State HCD's defined income categories.			
² Based on 1990 Census data.			

B. GROWTH NEEDS

1. Overview of the SCAG Regional Housing Needs Assessment

The Regional Housing Needs Assessment (RHNA) is a key tool for SCAG and local governments to plan for anticipated growth. The RHNA quantifies the anticipated need for housing within each jurisdiction between 1998 to 2005. Communities then determine how they will address this need through the process of completing the Housing Elements of their General Plans. The RHNA does not necessarily encourage or promote growth, but rather allows communities to anticipate growth, so that they can grow in ways that enhance quality of life, improve access to jobs, transportation, and housing, and not adversely impact the environment.

The current RHNA was completed by SCAG in 1999. It consists of two measurements of housing need: existing need and future need. The existing need assessment simply examines key variables from the 1990 Census to measure ways in which the housing market is not meeting the needs of current residents. These variables include the number of low-income households paying more than 30% of their income for housing, as well as severe overcrowding. In developing the 1999 estimates of these conditions, SCAG simply applied the overcrowding and overpayment rates reported in the 1990 Census to the current household count. These estimates are provided in Section III A above. No attempt was

made to measure actual 1999 conditions, therefore these estimates may overstate or understate the magnitude of the current problem. The 2000 Census will provide the best source of this information when it becomes available.

The future need for housing is determined primarily by the forecasted growth in households in a community. Each new household, created by a child moving out of a parent's home, by a family moving to a community for employment, and so forth, creates the need for a housing unit. The housing need for new households is then adjusted to maintain a desirable level of vacancy needed to promote housing choice and mobility. In the SCAG region, many communities currently have more than the ideal number of vacancies, and therefore the vacancy adjustment results in a net reduction in total housing need. Finally, a second adjustment is made to account for units expected to be lost due to demolition, natural disaster, or conversion to non-housing uses. The sum of these factors—household growth, vacancy need (which may be a negative number), and replacement need—determines the construction need for a community.

Finally, the RHNA considers how each jurisdiction might grow in ways that will decrease the concentration of low-income households in certain communities. The need for new housing is distributed among income groups so that each community moves closer to the regional average income distribution.

2. The 1998-2005 Upland Fair Share Estimate

The RHNA fair share housing needs analysis for the City of Upland is provided in Table 33.

Household growth during the 7-1/2 year planning period is expected to be 2,291 households. Since the city's vacancy rate is higher than the subregional average, the housing need was reduced by 80 units. A unit loss adjustment of 139 units was also assigned to account for units lost to demolition or conversion to non-residential use, resulting in a net housing need of 2,350 units. This total was then distributed by income category as follows: 435 units Very Low; 326 units Low; 419 units Moderate; and 1,172 units Above Moderate. The City's goals, programs and quantified objectives discussed in Section VI have been designed to achieve this level of growth need.

**TABLE 33
UPLAND FAIR SHARE HOUSING NEEDS
1998-2005¹**

<i>Household Growth</i>	<i>Vacancy Adjustment</i>	<i>Unit Loss Adjustment</i>	<i>Total Adjusted Need²</i>	<i>Very Low (23.0%)</i>	<i>Low (17.3%)</i>	<i>Moderate (19.4%)</i>	<i>Above Moderate (40.3%)</i>
2,291	-80	139	2,350	435	326	419	1,172

¹ The 7 1/2 year planning period is January 1, 1998 to June 30, 2005

Source: Regional Housing Needs Assessment, SCAG 1999

² Totals do not agree due to rounding error

