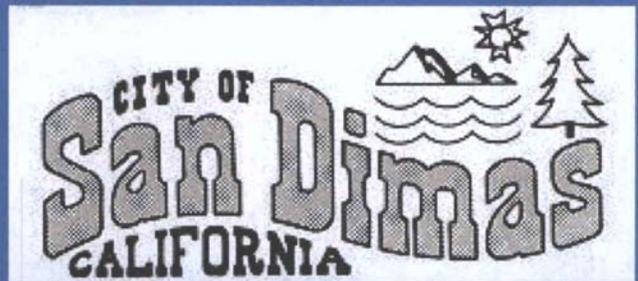




# **CITY OF SAN DIMAS**

## **2008-2014 HOUSING ELEMENT**

**OCTOBER 2008**





**CITY OF SAN DIMAS**  
**2008-2014 HOUSING ELEMENT**

---

---

**October 2008**

**CITY OF SAN DIMAS**  
**COMMUNITY DEVELOPMENT DEPARTMENT**  
**245 EAST BONITA AVENUE**  
**SAN DIMAS, CA 91773**



**KAREN WARNER ASSOCIATES**

Housing Policy Consultants

# TABLE OF CONTENTS

SECTION	PAGE
<b>I. Introduction</b>	
A. Role and Organization of Housing Element .....	I-1
B. Sources of Information.....	I-2
C. Public Participation .....	I-3
D. Relationship to Other General Plan Elements .....	I-5
<b>II. Housing Needs Assessment</b>	
A. Demographic Profile.....	II-1
B. Household Profile.....	II-6
C. Housing Stock Characteristics.....	II-18
D. Regional Housing Needs.....	II-34
<b>III. Housing Constraints</b>	
A. Governmental Constraints .....	III-1
B. Market Constraints.....	III-16
C. Environmental and Infrastructure Constraints.....	III-19
<b>IV. Housing Opportunities</b>	
A. Availability of Sites for Housing .....	IV-1
B. Financial Resources .....	IV-13
C. Administrative Resources .....	IV-18
D. Opportunities for Energy Conservation .....	IV-19
<b>V. Housing Plan</b>	
A. Evaluation of Housing Element Accomplishments .....	V-1
B. Housing Goals and Policies .....	V-11
C. Housing Programs.....	V-14

## Appendices

- A. Residential Sites Inventory
- B. Public Outreach

## LIST OF TABLES

SECTION		PAGE
<b>Housing Needs Assessment</b>		
II-1	Regional Population Growth Trends.....	II-1
II-2	Age Distribution.....	II-3
II-3	Racial and Ethnic Composition .....	II-4
II-4	Household Characteristics.....	II-6
II-5	State Income Categories.....	II-7
II-6	Household Income Levels.....	II-8
II-7	Income by Owner/Renter Tenure .....	II-10
II-8	Income Level by Household Type .....	II-11
II-9	Special Needs Populations .....	II-12
II-10	Regional Housing Growth Trends .....	II-18
II-11	Housing Type .....	II-19
II-12	Housing Tenure .....	II-19
II-13	Age of Housing Stock.....	II-22
II-14	Survey of Vacant Rental Units .....	II-25
II-15	Single-Family Home and Condo Sales - San Dimas and Environs .....	II-26
II-16	Single-Family Home and Condo Sales Prices - San Dimas.....	II-27
II-17	Maximum Affordable Housing Cost .....	II-28
II-18	Maximum Affordable Rents .....	II-29
II-19	Assisted Housing Inventory.....	II-30
II-20	Market Value of At-Risk Projects .....	II-32
II-21	Required Rent Subsidies for At-Risk Projects .....	II-33
II-22	Overcrowded Households.....	II-34
II-23	Housing Overpayment.....	II-36
II-24	Severe Housing Overpayment by Type and Tenure.....	II-39
II-25	Regional Housing Needs Assessment .....	II-41
<b>Housing Constraints</b>		
III-1	Residential Development Standards .....	III-2
III-2	Residential Parking Standards.....	III-3
III-3	Housing Types by Zoning District.....	III-5
III-4	Residential Development Fees .....	III-11
III-5	Summary of Development Fees – Multi-Family Condominium.....	III-12
III-6	Residential Development Review Process .....	III-14
III-7	Status of Home Purchase Loans (2006) - San Dimas and LA County.....	III-17
III-8	Vacant Residential Land Sales (January 2005 - June 2007) .....	III-18
<b>Housing Opportunities</b>		
IV-1	Developable Available Residential Sites .....	IV-2
IV-2	Sites for Rezoning at 30 Units/Acre .....	IV-8
IV-3	Potential Future Residential Sites .....	IV-9
IV-4	Comparison of Regional Growth Need and Residential Sites .....	IV-12
IV-5	Financial Resources for Housing.....	IV-13

## Housing Plan

V-1	Review of Accomplishments under 2000 Housing Element .....	V-2
V-2	Summary of Quantified Objectives for 2000 Housing Element.....	V-10
V-3	Housing Program Summary 2008-2014.....	V-25
V-4	Summary of Quantified Objectives 2008-2014 .....	V-31

## LIST OF FIGURES

FIGURE		PAGE
1	2000 Census Tracts and Block Groups .....	II-2
2	Median Household Income, 1999 .....	II-9
3	Senior Households.....	II-15
4	Renter-Occupied Housing Units.....	II-20
5	Severe Renter Overcrowding.....	II-36
6	Severe Renter Overpayment .....	II-39
7	General Plan Land Use Map.....	IV-3
8	Sites for Rezoning .....	IV-7



## **I. INTRODUCTION**

### **A. ROLE AND ORGANIZATION OF THE HOUSING ELEMENT**

State law recognizes the vital role local governments play in the availability, adequacy and affordability of housing. Every jurisdiction in California is required to adopt a long-range General Plan to guide its physical development; the Housing Element is one of the seven mandated elements of the General Plan. Housing Element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law recognizes that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain housing production. Housing element statutes also require the State Department of Housing and Community Development (HCD) to review local housing elements for compliance with State law and to report their findings to the local government.

California's Housing Element law requires that each city and county develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups. The Southern California Association of Governments (SCAG) is responsible for developing and assigning these regional needs, or "RHNA", to southern California jurisdictions. Pursuant to the RHNA planning period, the San Dimas Housing Element is a seven-year plan extending from 2008-2014.

San Dimas' Housing Element identifies strategies and programs that focus on:

- 1) Preserving and improving housing and neighborhoods;
- 2) Providing adequate housing sites;
- 3) Assisting in the provision of affordable housing;
- 4) Removing governmental and other constraints to housing investment; and
- 5) Promoting fair and equal housing opportunities.

The City's Housing Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics and related housing needs (Section II);
- A review of potential market, governmental, and infrastructure constraints to meeting San Dimas' identified housing needs (Section III);
- An evaluation of residential sites, financial and administrative resources available to address the City's housing goals (Section IV);

- The Housing Plan for addressing the City's identified housing needs, constraints and resources; including housing goals, policies and programs (Section V).

## **B. SOURCES OF INFORMATION**

In preparing the Housing Element, various sources of information are consulted. The 2000 Census provides the basis for population and household characteristics. Although dated, the Census remains the most comprehensive and widely accepted source of information on demographic characteristics, and provides consistency with other regional, State and federal housing plans. Several data sources are used to supplement and provide reliable updates of the 2000 Census, including:

- Population and housing count data is updated by the State Department of Finance;
- SCAG's 2003-2035 Regional Integrated Forecast provides population, housing and employment projections;
- Household income data by type of household (e.g. seniors, large families, etc) is derived from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD;
- Housing market information, such as home sales and rents, is updated through newspaper and internet rent surveys, DataQuick sales transactions, and regional market data reports;
- Housing conditions information is obtained from a field survey conducted in 2001.
- SCAG's 2008-2014 Regional Housing Needs Assessment (RHNA) provides information on existing and projected housing needs;
- Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database;
- Information on San Dimas' development standards is derived from the City's Zoning Ordinance; and
- Information on planned expenditures of City/Agency Housing Funds is derived from the Redevelopment Agency's 2007 Implementation Plan.

## C. PUBLIC PARTICIPATION

Section 6553(c)(6)(B) of the Government Code states that, "The local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." Opportunities for community stakeholders to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address the City's housing needs. San Dimas solicits input from the public throughout the housing element process: during development of the draft element; during public review of the draft element; and during the adoption process.

The City solicited public input early during development of the draft element through distribution of a Housing Needs Survey to City residents. The Needs Survey focused on three primary areas: housing conditions; housing affordability; and new housing development. Survey participants were asked to rank the relative importance of various existing and potential programs within each of the three areas; the survey instrument and tabulated results are presented in the Appendix to the Housing Element. The survey was made available on the City's website during December 2007 to mid-February 2008. All persons on the City's e-notification list, encompassing approximately 700 individuals, received direct notification and were encouraged to complete the survey.

The survey results, from 25 respondents, indicate that the areas with highest perceived need are: property maintenance/code enforcement; first-time homebuyer assistance; and revitalizing older commercial/industrial properties through the introduction of housing. Some of the written comments covered the need to prioritize senior housing, including shared housing; the need for more affordable housing in order to keep present and future generations from leaving San Dimas; and the need for targeted code enforcement and beautification programs in certain neighborhoods. The results of the Housing Needs Survey have been shared with the city's decision-makers, and have been reflected within the Element's Housing Plan. The City's survey results are provided in the Appendix to the Element.

As a participating jurisdiction in the Los Angeles County CDBG program, San Dimas participates in the Consolidated Plan process for the County of Los Angeles. As part of the County's update to its Consolidated Plan in 2007, the County distributed a community development needs survey to its participating cities. In San Dimas, a link to the County's survey was posted on the City's website. The survey asked participants to rate priorities in the following categories: Community Services; Community Facilities; Infrastructure; Neighborhood Services; Special Needs Services; Decent Housing; and Creating Economic Opportunities. The County summarized the survey responses for its participating cities to assist in developing priorities for expenditure of CDBG. San Dimas had between 230 and 250 respondents for each program, and identified the following priority housing needs: senior housing; code enforcement; and affordable for-sale housing. In terms of broader community development needs, San Dimas respondents

also indicated a need for anti-crime programs; senior activities; youth and educational services; park and recreational facilities; healthcare facilities; youth centers; street/alley and lighting improvements; graffiti removal; trash and debris removal; centers and services for neglected/abused children; and business district revitalization. The County survey results are provided in the Appendix to the Element

In addition to soliciting public input through resident surveys, the City conducted the following public meetings and hearings related to the preparation of the draft Housing Element:

- City Council and Planning Commission Study Session held at the Senior Citizen Community Center on Saturday, September 15, 2007;
- Planning Commission Public Hearing on the draft Element held on February 6, 2008 in a public meeting room at City Hall;
- City Council Public Hearing on the draft Element held on February 26, 2008 in a public meeting room at City Hall.

Notification of the public meetings was provided in the local newspaper and posted at the post office, Library and the Via Verde Shopping Center at least 10 days in advance of the meeting. In addition, direct notification was provided to individuals and organizations on the City's list of parties that have standing requests for notification of public hearings. The City also provided direct notification to local stakeholders including: for-profit and non-profit developers active in the City; advocacy groups representing lower income populations; business organizations; realtors; and adjacent jurisdictions. A copy of the meeting notification and distribution list is included in the Appendix to the Element.

Upon completion of the draft Housing Element, the City circulates a Notice of Availability to a variety of interested organizations. The Notice defines a 60 day review and comment period, and identifies locations for review of the draft document, including the local library, the Senior Center, City Hall, and the Planning Department. In addition, the draft Housing Element is placed on the City's website at [www.ci.sandimas.ca.us](http://www.ci.sandimas.ca.us). The draft is also sent to the State Department of Housing and Community Development (HCD) for review and comment.

Public hearings are held on the Housing Element before both the Planning Commission and City Council. Notification is published in the local newspaper in advance of each hearing, and direct notices are mailed to interested groups and individuals. Public hearings are videotaped and rebroadcast for several days, allowing greater access to individuals unable to attend in person.

## **D. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS**

The San Dimas General Plan is comprised of the following seven elements: Land Use; Circulation; Housing; Open Space; Conservation; Safety; Noise and Historic Preservation. As part of the update of the Housing Element, the other Elements of the General Plan were reviewed to ensure consistency with the policies set forth in those elements.

The City will ensure consistency between the Housing Element and the other General Plan elements so that policies introduced in one element are consistent with other elements. Whenever any element of the General Plan is amended in the future, the Housing Element will be reviewed and modified, if necessary, to ensure continued consistency between elements.



## II. HOUSING NEEDS ASSESSMENT

This section of the Housing Element discusses the characteristics of the City's population and housing as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components: A) Demographic Profile; B) Household Profile; C) Housing Stock Characteristics; and D) Regional Housing Needs. Several housing needs maps are presented based on census tract data; Figure 1 depicts the 2000 census tract and block group boundaries for San Dimas.

### A. DEMOGRAPHIC PROFILE

Demographic changes, such as population growth or changes in age, can affect the type and amount of housing that is needed in a community. This section addresses the population, age, race and ethnicity, and employment characteristics of San Dimas residents.

#### 1. Population Growth and Trends

Table II-1 presents population growth trends in San Dimas, and compares this growth to neighboring jurisdictions and the entire County of Los Angeles. This Table illustrates that San Dimas experienced the highest percentage of growth during the 1990s, with an 8 percent increase in population, slightly above the 7 percent increase for the County. The State Department of Finance estimates San Dimas' 2007 population at 37,011, representing a moderate 6 percent increase since 2000. This level of growth is less than the 9 percent population increase in Claremont and the County, and comparable to both Glendora and La Verne.

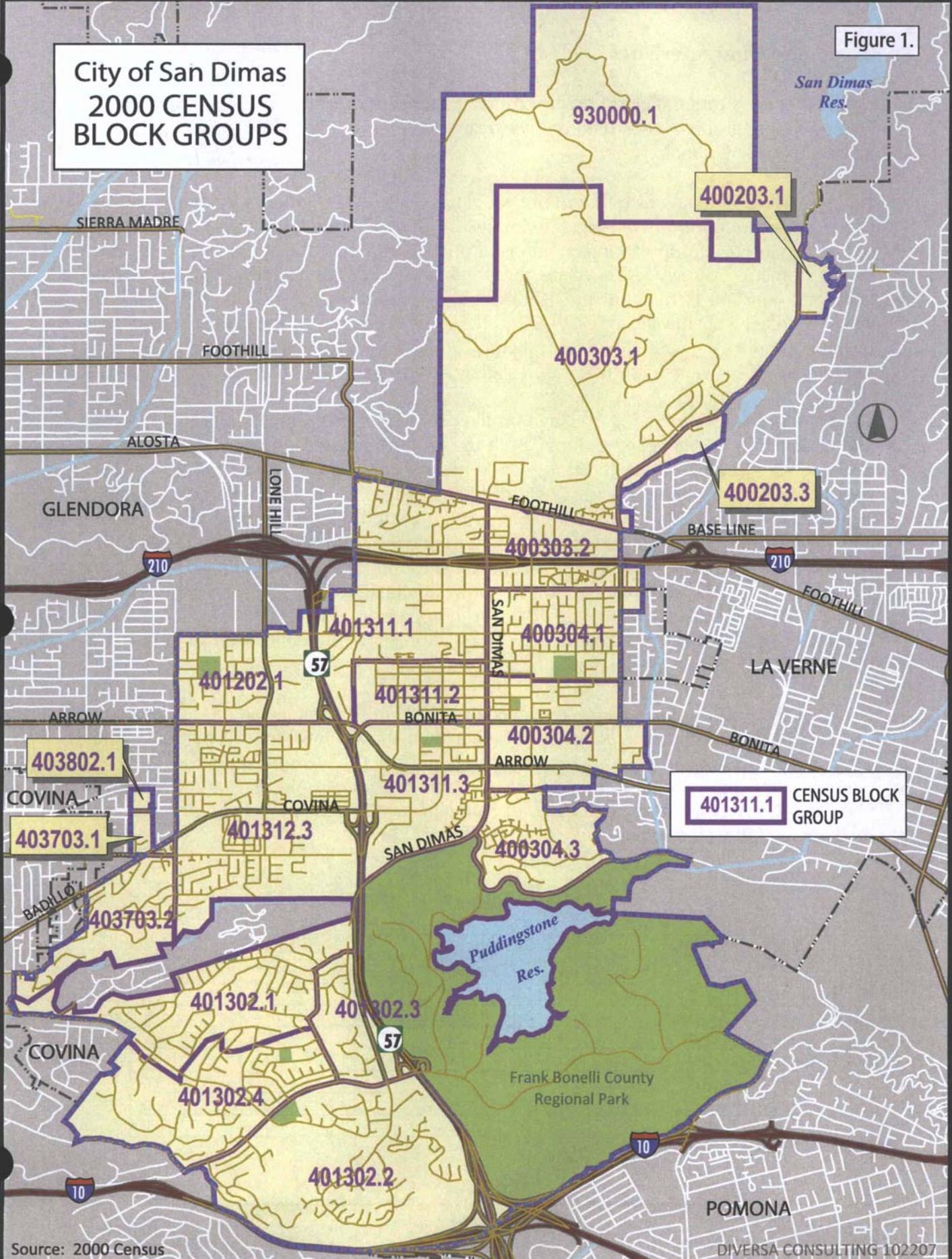
**Table II-1  
Regional Population Growth Trends 1990 – 2007**

Jurisdiction	1990	2000	2007	Percent Change	
				1990-2000	2000-2007
Claremont	32,503	33,998	37,141	5%	9%
Glendora	47,828	49,415	52,557	3%	6%
La Verne	30,897	31,638	33,449	2%	6%
<b>San Dimas</b>	<b>32,397</b>	<b>34,980</b>	<b>37,011</b>	<b>8%</b>	<b>6%</b>
County of Los Angeles	8,863,164	9,519,338	10,331,939	7%	9%

Source: U.S. Census 1990 and 2000. Dept of Finance 2007 Population and Housing Estimates.

Figure 1.

# City of San Dimas 2000 CENSUS BLOCK GROUPS



## 2. Age Characteristics

Housing need is often affected by the age characteristics of residents in the community. Different age groups have different lifestyles, income levels, and family types that influence housing needs.

Table II-2 shows the age distribution of San Dimas in 1990 and 2000, and compares this to the age distribution of Los Angeles County. As shown in the table below, 26 percent of San Dimas' 2000 population is comprised of children under the age of 18, compared to 28 percent Countywide. While the total proportion of children in San Dimas remained constant throughout the 1990's, the proportion of school age children (5-17 years) increased slightly from 19 to 20 percent, whereas the proportion of preschool children (under 5 years) decreased slightly from 7 to 6 percent. The college age population (18-24 years) also decreased slightly, from 10 to 9 percent.

The biggest changes to San Dimas' age profile occurred in the young adult (25-44 years) and middle age (45-64 years) groups. Both the proportion and number of young adults declined significantly during the last decade, decreasing from 34 to 28 percent of the population, and declining by over 1,500 residents. This trend is a reflection of the aging in place of young adults into middle age, and the limited number of new young adults moving into the community. Conversely, the middle age population grew during the 1990's, now comprising 26 percent of the City's population, with an increase of over 1,400 residents. This shift in growth from young adults to middle age is indicative of the area's higher for-sale housing costs. In comparison, the County's young adult population is at 33 percent, middle-age population at 19 percent, and seniors at 10 percent of total County population

Finally, the percentage of seniors (65 years and older) in San Dimas increased from 9 to 12 percent during this time, somewhat higher than the Countywide 10 percent. The population of San Dimas, as a whole, is aging. The City experienced the greatest numeric population increase in its two oldest age categories (middle age and seniors). The 2000 Census puts the median age of San Dimas at 37 years, 5 years older than the median age for the County.

**Table II-2  
Age Distribution 1990 - 2000**

Age Group	1990		2000		
	Persons	Percent	Persons	Percent	L.A. Co. %
Preschool (<5 yrs)	2,256	7%	2,051	6%	8%
School Age (5-17 yrs)	6,216	19%	6,883	20%	20%
College Age (18-24 yrs)	3,246	10%	3,129	9%	10%
Young Adults (25-44 yrs)	11,139	34%	9,825	28%	33%
Middle Age (45-64 yrs)	6,510	20%	8,933	26%	19%
Seniors (65+ years)	3,030	9%	4,159	12%	10%
<b>TOTAL</b>	<b>32,397</b>	<b>100%</b>	<b>34,980</b>	<b>100%</b>	<b>100%</b>

Source: U.S. Census 1990 and 2000.

### 3. Race and Ethnicity

Table II-3 displays the racial/ethnic distribution of San Dimas' population and compares it to the Countywide distribution. The City experienced some change in ethnic composition over the decade, with Whites decreasing in proportion from 70 to 61 percent, representing a decrease of just over 1,400 persons. In contrast, Whites comprise only 31 percent of the population Countywide.

The Hispanic population has increased significantly, from 17 percent in 1990 to 23 percent in 2000. This represents an increase of over 2,500 persons. The percentage of Asian/Pacific Islanders (9%), African Americans (3%), and American Indians (<1%) in San Dimas remained relatively constant throughout the 1990's. The percentage of "Other" races increased to 3 percent of the population from less than one percent in 1990.

**Table II-3  
Racial and Ethnic Composition 1990 - 2000**

Racial/Ethnic Group	1990		2000		
	Persons	Percent	Persons	Percent	L.A. Co. %
White	22,746	70%	21,381	61%	31%
Hispanic	5,612	17%	8,163	23%	45%
Asian/Pacific Islander	2,682	8%	3,279	9%	13%
African American	1,182	4%	1,114	3%	9%
American Indian	128	<1%	117	<1%	1%
Other Race	47	<1%	926	3%	1%
TOTAL	32,397	100%	34,980	100%	100%

Source: U.S. Census 1990 and 2000.

### 4. Employment

Employment characteristics also affect housing needs by affecting one's ability to afford and acquire housing. The 2000 Census documents 27,283 persons 16+ years old in San Dimas, of which 18,017 were in the labor force, representing a labor force participation rate of 66 percent. As could be expected, participation in the labor force varies by gender, with 58 percent of women and 75 percent of men in the labor force. The primary occupations in which residents were employed include: Management, Professional, and Related occupations (42%); Sales and Office occupations (30%); and Service occupations (12%). The 2000 unemployment rate in San Dimas was 5.4 percent, compared to 8.2 percent Countywide. The current unemployment rate for San Dimas is 2.9 percent, compared to 5.2 percent for the County as estimated by the State Economic Development Department for 2007.

The Southern California Association of Governments (SCAG) estimates there were a total of 15,357 jobs in San Dimas in 2005. SCAG projects the City's employment base will grow to 17,663 by 2030, a 16 percent increase in jobs. This level of employment

growth is significantly lower than that projected for the San Gabriel subregion (31%), and the County as a whole (18%).

Major employers in San Dimas include professional/technical, public utilities, manufacturing/production and sales/entertainment. This year, the new Costco building will open, increasing the number of employees in sales. Listed below are San Dimas major employers and the number of employees by general type of employment.

Professional/Technical -

Automatic Data Processing, Inc. (ADP)	1,192
Wescorp	410
ITT Technical Institute	215

Public Utility Office Centers -

Southern California Gas Co.	431
Southern California Edison	281
Golden State Water Co.	114

Manufacturing/Production -

Louis Vuitton	336
Gilead Sciences	200
Organic Milling	120

Sales/Entertainment

Raging Waters	261
Target	200
Lowe's	133



**Automatic Data Processing, Inc. (ADP)**

## B. HOUSEHOLD PROFILE

Household type and size, income levels, and the presence of special needs populations are all factors that affect the type of housing needed by residents. This section discusses the various household characteristics that affect housing needs in San Dimas.

### 1. Household Type

A household is defined as all persons living in a housing unit. Families are a subset of households. They include persons living together who are related by blood, marriage, or adoption. A single person living alone is also a household. "Other" households are unrelated people residing in the same dwelling unit. Group quarters, such as dormitories or convalescent homes are not considered households.

In 2000, San Dimas was home to 12,163 households, an increase of approximately 1,200 households since 1990. The City had an average household size of 2.78 persons and an average family size of 3.23 persons, reflecting a slight decrease from 1990 levels (refer to Table II-4). The City's average household size is slightly less than the Los Angeles County average household size of 2.98.

The overwhelming majority of the households in San Dimas are families, comprising 74 percent of all households. These family households are almost evenly divided between families with children (36% of total households) and families without children (38% of total households). During the 1990s, families without children and singles grew at the fastest rate of any household type, increasing by 20 percent and 28 percent, respectively. In contrast, families with children decreased by 2 percent and other non-family households decreased by 4 percent. This loss in families with children is consistent with the decline in young adult (25-44) households during this same period.

**Table II-4**  
**Household Characteristics 1990 - 2000**

Household Type	1990		2000		Percent Change
	Households	Percent	Households	Percent	
Families	8,300	76%	8,985	74%	8%
With children	4,409	40%	4,319	36%	-2%
With no children	3,891	36%	4,666	38%	20%
Singles	2,005	18%	2,558	21%	28%
Other non-families	643	6%	620	5%	-4%
<b>Total Households</b>	<b>10,948</b>	<b>100%</b>	<b>12,163</b>	<b>100%</b>	<b>11%</b>
Average Household Size	2.86		2.78		-3%
Average Family Size	3.26		3.23		-1%

Source: U.S. Census 1990 and 2000.

## 2. Household Income

Household income is one of the most important factors affecting housing opportunity. It is also crucial in determining a household's ability to balance housing costs with the other basic necessities of life.

### Income Definitions

The State and Federal government classify household income into several groupings based upon the relationship to the County median income (AMI) adjusted for household size. The State uses the income groups presented in Table II-5, while federal housing programs use slightly different income groupings and definitions, with the highest income category generally ending at >95% AMI. For purposes of the Housing Element, State income definitions are used throughout, except where specifically noted.

**Table II-5  
State Income Categories**

Income Level	% County Adjusted Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	0-50% AMI
Low	51-80% AMI
Moderate	81-120% AMI
Above Moderate	120%+ AMI

Source: Section 5000093 of the California Health and Safety Code

### Income Characteristics

Between 1990 and 2000, the average median household income (AMI) in San Dimas grew from \$50,268 to \$62,885, an increase of 25 percent. Both the \$62,885 level and 25 percent growth of household income in San Dimas are well above the \$42,189 median household income level and 21 percent growth in Los Angeles County. Figure 2 illustrates median household incomes in San Dimas by Census block group. The highest incomes are generally found in the newer single-family neighborhoods in the southwest area of San Dimas, as well as in the hillside areas north of Foothill Boulevard. More modest income households are located in the relatively older core of San Dimas west of San Dimas Avenue; these areas also contain a higher proportion of multi-family rental units.

Table II-6 presents the distribution of household income in San Dimas by income category measured as a percentage of the County median. As illustrated by this table, the City has evidenced an overall 5 percent decrease in lower income households (below 80% AMI) during the decade, with a numerical decrease in nearly 350 households. In contrast, households earning moderate incomes and above (above 80% AMI) now comprise 79 percent of San Dimas households, having increased by nearly 1,500 households. This shift in the City's income distribution reflects both the accumulation of wealth as the City's young adults age in place, as well as more affluent households moving into the City.

**Table II-6**  
**Household Income Levels 1990 - 2000**

Income Level	1990		2000	
	Households	%	Households	%
<b>Extremely Low &lt;30% AMI</b>	947	9%	703	6%
<b>Very Low 31-50% AMI</b>	817	7%	694	6%
<b>Low 51-80% AMI</b>	1,113	10%	1,131	9%
<b>Moderate and Above &gt;80% AMI</b>	8,222	74%	9,701	79%
<b>TOTAL</b>	<b>11,099</b>	<b>100%</b>	<b>12,229</b>	<b>100%</b>

Source: <http://socds.huduser.org/chas/reports>

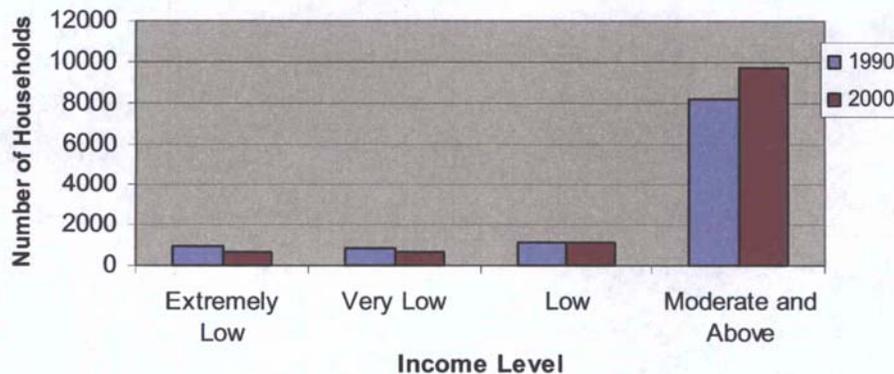
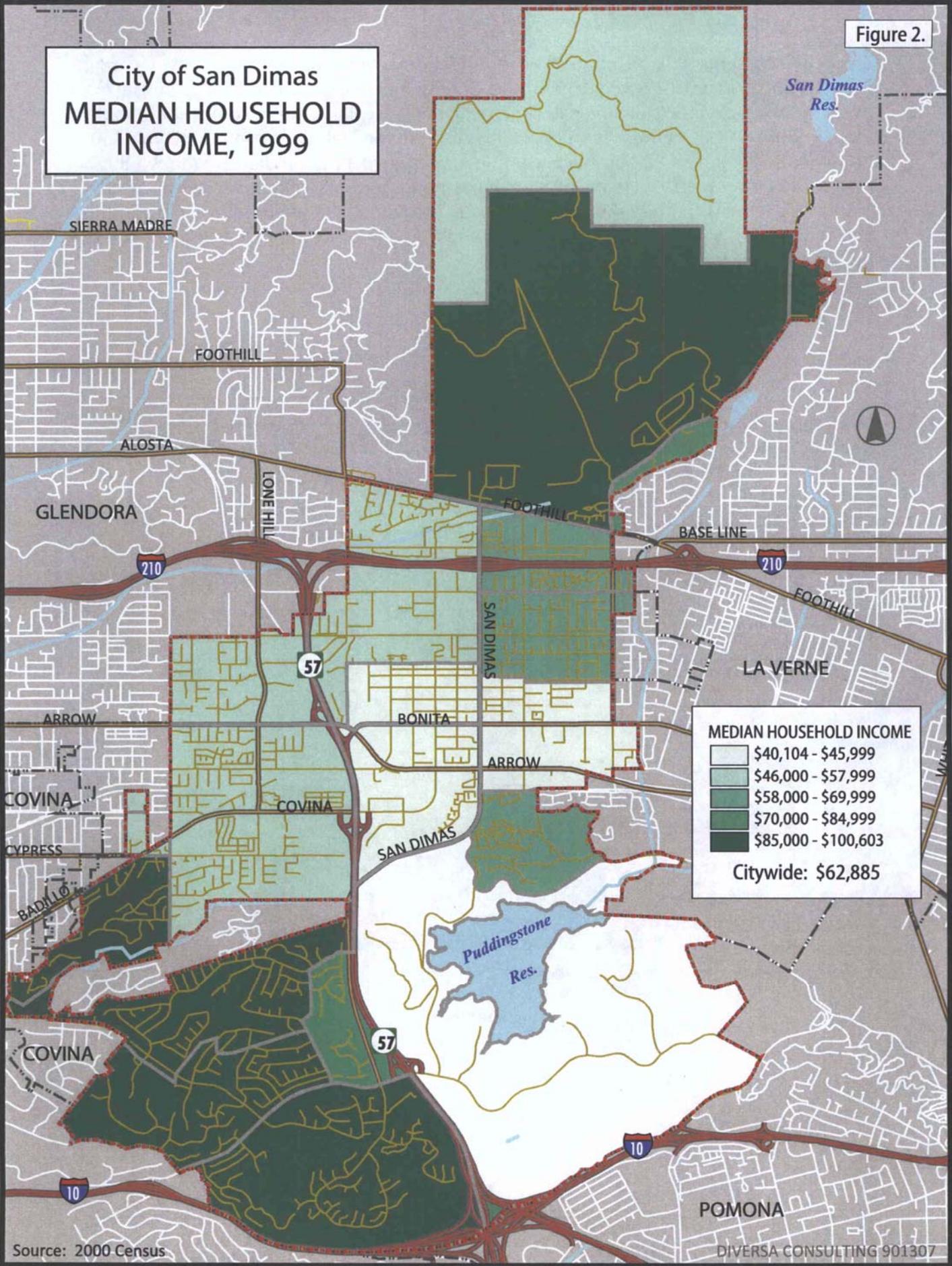


Figure 2.

# City of San Dimas MEDIAN HOUSEHOLD INCOME, 1999



Source: 2000 Census

## Income by Household Type and Tenure

Table II-7 shows the income level of San Dimas residents by household tenure. As could be expected, a significantly higher percentage of lower income households (<80% AMI) were renters (35%) compared to lower income owners (15%). However, because the majority of households in San Dimas are homeowners (74%), the actual number of lower income homeowners (1,390) is greater than the number of lower income renters (1,138). The median income of renter households in 1999 was \$39,699 compared to \$70,497 for homeowners, further illustrating the discrepancy in income levels among the City's owner and renter populations. This is further reflected in the proportion of owners with moderate and above incomes (85%) compared to renters (65%).

**Table II-7**  
**Income by Owner/Renter Tenure 2000**

Income Level	Renters		Owners		Total %
<b>Extremely Low &lt;30% AMI</b>	445	14%	258	3%	<b>6%</b>
<b>Very Low 31-50% AMI</b>	321	10%	373	4%	<b>6%</b>
<b>Low 51-80% AMI</b>	372	11%	759	8%	<b>9%</b>
<b>Moderate and Above &gt;80% AMI</b>	2,103	65%	7,598	85%	<b>79%</b>
<b>Total</b>	3,241	100%	8,988	100%	<b>100%</b>

Source: SCAG Existing Housing Needs (HUD User WebPage)

As highlighted in Table II-8, in addition to owner/renter tenure, income levels also vary by household type. Almost half of the elderly households in San Dimas (46%) have lower incomes, compared to 10 and 16 percent of large and small families respectively. The City's senior households are almost evenly split between renters and owners. The 27 percent of elderly households with extremely low and very low incomes (0-50% AMI) are particularly vulnerable to any increase in housing costs due to increases in apartment rents or mobile home park space rents.

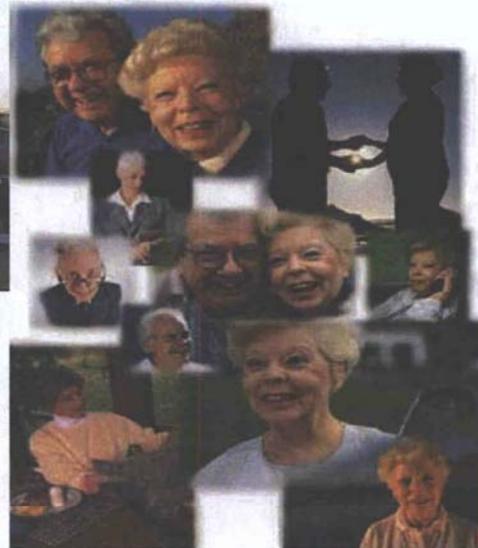
**Table II-8  
Income Level by Household Type**

Income Level	Elderly	Small Family	Large Family	Other
<b>Extremely Low &lt;30% AMI</b>	13%	3%	2%	8%
<b>Very Low 31-50% AMI</b>	14%	2%	6%	4%
<b>Low 51-80% AMI</b>	19%	5%	8%	10%
<b>Moderate and Above &gt;80% MFI</b>	54%	90%	84%	79%
<b>Total Households</b>	2,727	6,123	1,551	1,828

Source: SCAG Existing Housing Needs (HUD User WebPage)



**Sunnyside Senior Apartments**



## 2. Special Needs Populations

State law recognizes that certain households have more difficulty in finding decent and affordable housing due to special circumstances including, but not limited to the following: economic status, age, disability, household size and household type. Special needs populations in San Dimas include large households, the elderly, persons with disabilities, female-headed households, and the homeless. Table II-9 summarizes the number of households or persons in each of these special needs groups in the City.

**Table II-9  
Special Needs Populations 2000**

Special Needs Groups	Persons	Households	Percent*
Large Households		1,571	13%
Renter		349	(22%)
Owner		1,222	(78%)
Seniors (65+)	4,159		12%
With a Disability	1,802		(43%)
Seniors Living Alone	1,146		(28%)
Senior Households		2,537	21%
Renter		775	(31%)
Owner		1,762	(69%)
Persons with Disability	6,497		19%
Female-Headed Households		4,098	34%
With Related Children		2,211	(54%)
Farmworkers**	27		<1%
TOTAL Persons/Households	34,980	12,163	

Source: U.S. Census 2000.

\* Numbers in ( ) reflect the % of the special needs group and not the % of the total City population/households. For example, of the City's large households, 22% are renters and 78% are owners.

\*\*Persons employed in Farming, Forestry or Fishing Occupations

## **Large Households**

Large households consist of five or more persons and are considered a special needs population due to the limited availability of affordable and adequately sized housing. The lack of large units is especially evident among rental units. Large renter households are vulnerable to overcrowding due to the shortage of adequately sized rentals, and insufficient income to afford 3+ bedroom rentals which typically consist of single-family homes.

In San Dimas, large households comprise 13 percent of total households. Of the City's approximately 1,571 large households, only 22 percent are renters. The 2000 Census documents 1,045 rental units and 6,857 owner units in San Dimas with 3 or more bedrooms, in general, the appropriate size for households with 5-6 members. Since San Dimas is home to only 349 large renter households and 1,222 large owner households, there is a more than adequate supply of both rental and ownership units to accommodate the City's large households.

## **Senior Households**

Approximately 12 percent of San Dimas' population, or 4,159 residents, are 65 years of age or older. Close to half (43%) of these elderly residents have some type of disability, which may require some type of housing accommodation or assistance with housing maintenance. Approximately 21 percent of the City's households are headed by a senior, of which 1,762 (69%) own their homes. Of senior households, 46 percent are lower income (<80% AMI), and 11 percent have incomes which fall below the level of poverty. Figure 3 shows the percent of senior households in each census tract block group. Higher concentrations of senior households (20-40%) are generally found in neighborhoods adjacent to the older areas of the City. The small northeast area with the highest percentage of senior households in the City reflects includes a 137 unit senior only housing complex.

Of San Dimas' senior population, 1,146 or 28 percent live alone. Of those that live alone, 615 are owners and 531 are renters. To assist these seniors, the City offers a unique service, SHARES (Senior Housing Alternatives, Resources, Education, and Support), which matches older adults with others who are interested in sharing a living space. The senior may be either a home provider or a home seeker. In the last five years, 138 clients have participated in the shared housing program; while almost 3,500 seniors have received other types of assistance, referrals and/or case management.

The City also operates a Single Family Housing Rehabilitation Program that assists low and moderate income homeowners in making needed repairs. This program is available to assist senior homeowners who may not be able to maintain their homes or perform minor repairs. Furthermore, accessibility can be enhanced by the installation of grab bars and other assistance devices in the home.

San Dimas currently has fifteen residential care facilities for the elderly licensed by the State of California. Twelve of these facilities are in a small, group home setting, with six

or fewer occupants, with three large facilities – Atria Rancho Park, Brighton Gardens of San Dimas and San Dimas Retirement Center – providing capacity for up to 740 seniors. These residential care facilities provide care, supervision and assistance with activities of daily living, such as bathing and grooming, and may also provide incidental medical services to persons 60 years of age and over.

In addition to housing, seniors have a variety of service needs including transportation, health care, and recreation. The San Dimas Senior Center offers a number of programs specifically designed for seniors and their needs. These programs include life-long learning opportunities in a field of choice, computer classes, fitness classes designed to assist seniors live independently, and health and nutrition classes. The Senior Center is able to provide a limited assessment of senior health throughout the year. In addition, the City's homeowner and renter assistance programs are located in the Senior Center. Other efforts to support the elderly in San Dimas include a Meals-on-Wheels program that prepares and delivers meals to homebound seniors; information about transportation services; a monthly senior newsletter; a senior help line; a listing of senior housing; and other essential referrals. The Senior Center serves as a central hub for many of these activities. The seniors using the services at the Center are increasingly frail. The San Dimas Senior Citizen Commission provides guidance and advice to City Council and staff regarding the on-going senior activities provided by the City.

### **Female-Headed Households**

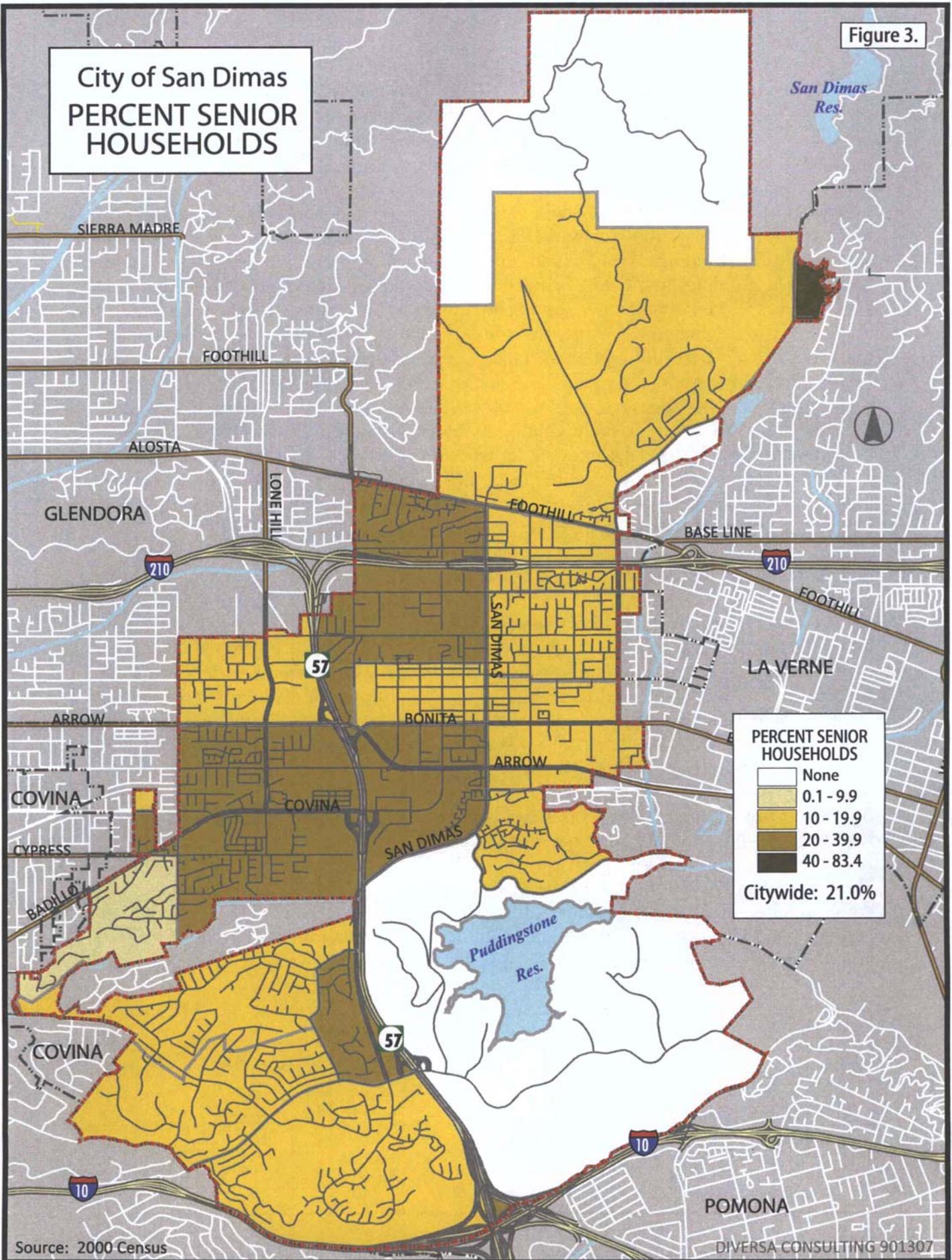
Female-headed households typically have a special need for such services as health care and childcare, among others. Single person female households are frequently elderly widows, whereas female-headed households with two or more members are frequently single mothers. Female-headed households, especially those with children, tend to have lower incomes, which limits their housing options and access to supportive services. The 2000 Census reports 4,098 female-headed households in San Dimas, comprising 34 percent of total households and the City's largest special needs group. Of these female-headed households, just over half (54%) have children and 10 percent have incomes below the poverty line. These households need assistance with housing subsidies, as well as accessible and affordable day care.

The City of San Dimas offers a variety of youth programs that can help supplement day care. Children and teens can participate in a range of activities including a drop-in teen center at the City's Swim and Racquet Center, various intramural sports leagues, arts and dance classes, day camps, and dances.

There is one group home for children in San Dimas, licensed through the State of California, providing care and supervision for up to six children.

Figure 3.

# City of San Dimas PERCENT SENIOR HOUSEHOLDS



Source: 2000 Census

DIVERSA CONSULTING 901307

## **Persons with Disabilities**

A disability is defined as a long lasting condition that impairs an individual's mobility, ability to work, or ability to care for themselves. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability.

An estimated 6,034 San Dimas residents, or 17 percent of the City's population, suffer from one or more disabilities. Approximately 28 percent of these disabled residents have an employment disability, while 16 percent have a physical disability and 15 percent have self-care limitations. Of the City's senior population, almost half (45%) suffer from a disability.

Efforts to support the disabled in San Dimas include a Meals-on-Wheels program that prepares and delivers meals to individuals who are temporarily or permanently disabled. The City's Housing Rehabilitation Program can provide assistance to low and moderate income disabled households for accessibility accommodations. The City also provides exercise classes and hosts an annual dance for persons with disabilities at the City's Community Center.

The living arrangements for persons with disabilities depends on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions. San Dimas has four licensed adult residential facilities providing housing for up to 24 disabled adults.

## **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 and move throughout the season from one harvest to the next. In many parts of southern California, agriculture production is an important contribution to local economies. The City of San Dimas has no agricultural land in active crop production, but does have approximately 78 acres zoned for agriculture that is used for grazing.

According to data compiled by SCAG, only 27 San Dimas residents are employed in the industries of farming, fishing or forestry, representing only 0.2 percent of the City's labor force. Therefore, given the extremely limited presence of farmworkers in the community, the City has no specialized housing programs targeted to this group beyond overall programs for housing affordability.

## Homeless

The 2007 Greater Los Angeles Homeless Count, conducted by the Los Angeles Homeless Service Authority (LAHSA) included a count of homeless individuals and families housed overnight in shelters and institutions, as well as a street count of unsheltered homeless in a sampling of locations. In San Dimas, these actual count figures are most helpful, identifying 12 homeless people as living in shelters, 89 homeless living on the streets in the Puddingstone area, and 10 homeless in areas near the freeways.

According to interviews with the Sheriff's Department at the San Dimas Station, the homeless living on the streets in San Dimas are primarily single males aged 40-60 years. The number of homeless varies with the seasons, increasing in visibility during the summer months, and is a fairly transient population. The Sheriff's Department indicated that the homeless tend to encamp in open space throughout the City, particularly near the freeways. The Sheriff Department's policy is to leave these individuals alone unless they are creating a public nuisance, such as through public intoxication or urination. On occasion, individuals found panhandling near the freeway on- and off-ramps are given a warning that panhandling is illegal and asked to move on.

Services available to the homeless include a Food Bank in the City, which offers a limited number of overnight motel vouchers in addition to food. Many churches in the area also provide food and overnight vouchers. The Beta Center in Pomona offers rental and utility assistance in addition to food. The San Gabriel Valley Center, located in El Monte, services communities from Monterey Park to Pomona, providing street outreach, an access center (with case management, counseling, and other services), a 90-day emergency center, and short-term housing for victims of domestic violence. The West Covina Access Center also offers referrals, case management and other services to the homeless.

## C. HOUSING STOCK CHARACTERISTICS

This section identifies the characteristics of San Dimas' physical housing stock. This includes an analysis of housing growth trends, housing conditions, housing prices and rents, and housing affordability.

### 1. Housing Growth

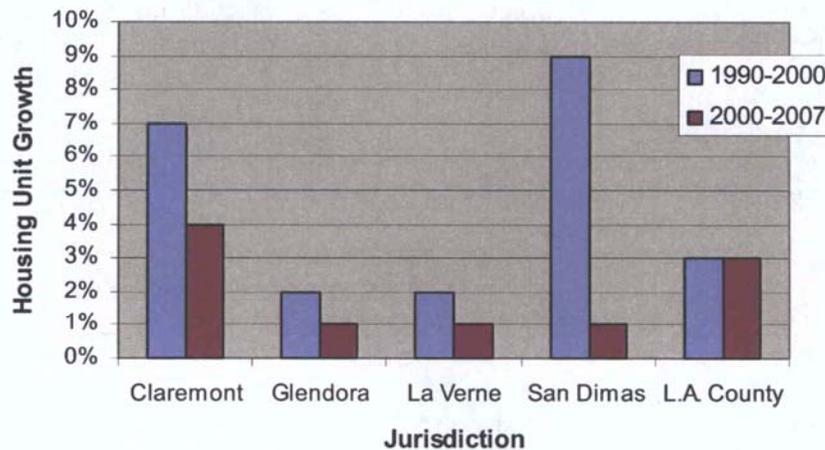
Table II-10 displays housing production in San Dimas compared to neighboring cities and the County of Los Angeles. During the 1990's, San Dimas' housing stock grew by 9 percent, well above the 3 percent housing growth experienced Countywide. Only Claremont came close to the same housing growth at 7 percent. The neighboring cities of Glendora and La Verne experienced growth levels of only 2 percent.

The State Department of Finance documents the 2007 San Dimas housing stock at 12,609 units, reflecting a modest one percent increase since 2000.

**Table II-10**  
**Regional Housing Growth Trends 1990-2007**

Jurisdiction	1990	2000	2007	Percent Change	
				1990-2000	2000-2007
Claremont	10,831	11,559	12,063	7%	4%
Glendora	16,876	17,145	17,365	2%	1%
La Verne	11,113	11,286	11,364	2%	1%
<b>San Dimas</b>	<b>11,479</b>	<b>12,503</b>	<b>12,609</b>	<b>9%</b>	<b>1%</b>
L.A. County	3,163,343	3,270,909	3,382,356	3%	3%

Source: U.S. Census 1990 and 2000. Dept of Finance 2007 Population and Housing Estimates.



## 2. Housing Type and Tenure

Table II-11 depicts the mix of housing types in San Dimas. Single-family homes remain the dominant housing type, comprising 77 percent of the housing stock. The proportion of single-family, multi-family, and mobile homes has remained the same since 1990. However, from 1990-2007, the number of single-family attached housing increased by over 500 units compared to single-family detached units which increased by over 300 units. San Dimas also has over 900 mobile homes located in 5 mobile home parks – 3 senior parks and 2 family parks.

**Table II-11  
Housing Type 1990 – 2007**

Unit Type	1990		2000		2007	
	Units	Percent	Units	Percent	Units	Percent
Single-Family (SF) Detached	7,252	63%	7,530	60%	7,591	60%
SF Attached	1,581	14%	2,114	17%	2,100	17%
<i>Total SF</i>	<i>8,833</i>	<i>77%</i>	<i>9,644</i>	<i>77%</i>	<i>9,691</i>	<i>77%</i>
2 to 4 Units	310	3%	363	3%	357	3%
5 or more units	1,404	12%	1,629	13%	1,618	13%
<i>Total Multi-Family</i>	<i>1,714</i>	<i>15%</i>	<i>1,992</i>	<i>16%</i>	<i>1,975</i>	<i>16%</i>
Mobile Homes & Other	932	8%	949	8%	943	7%
<b>Total Housing Units</b>	<b>11,479</b>	<b>100%</b>	<b>12,585</b>	<b>100%</b>	<b>12,609</b>	<b>100%</b>
<b>Vacancy Rate</b>	<b>4.63%</b>	<b>-</b>	<b>2.80%</b>	<b>-</b>	<b>2.71%</b>	<b>-</b>

Source: U.S. Census 1990 and 2000. Dept of Finance 2007 Population and Housing Estimates.

Housing tenure refers to whether a housing unit is owned or rented. Tenure also influences residential mobility, with owner units generally seeing lower turnover rates than rental units. According to the 2000 Census, 74 percent of San Dimas households were homeowners, fairly comparable to the City's 1990 home ownership levels (76%). The proportion of owner-occupied households in San Dimas is significantly higher than the Countywide average of 48 percent.

**Table II-12  
Housing Tenure**

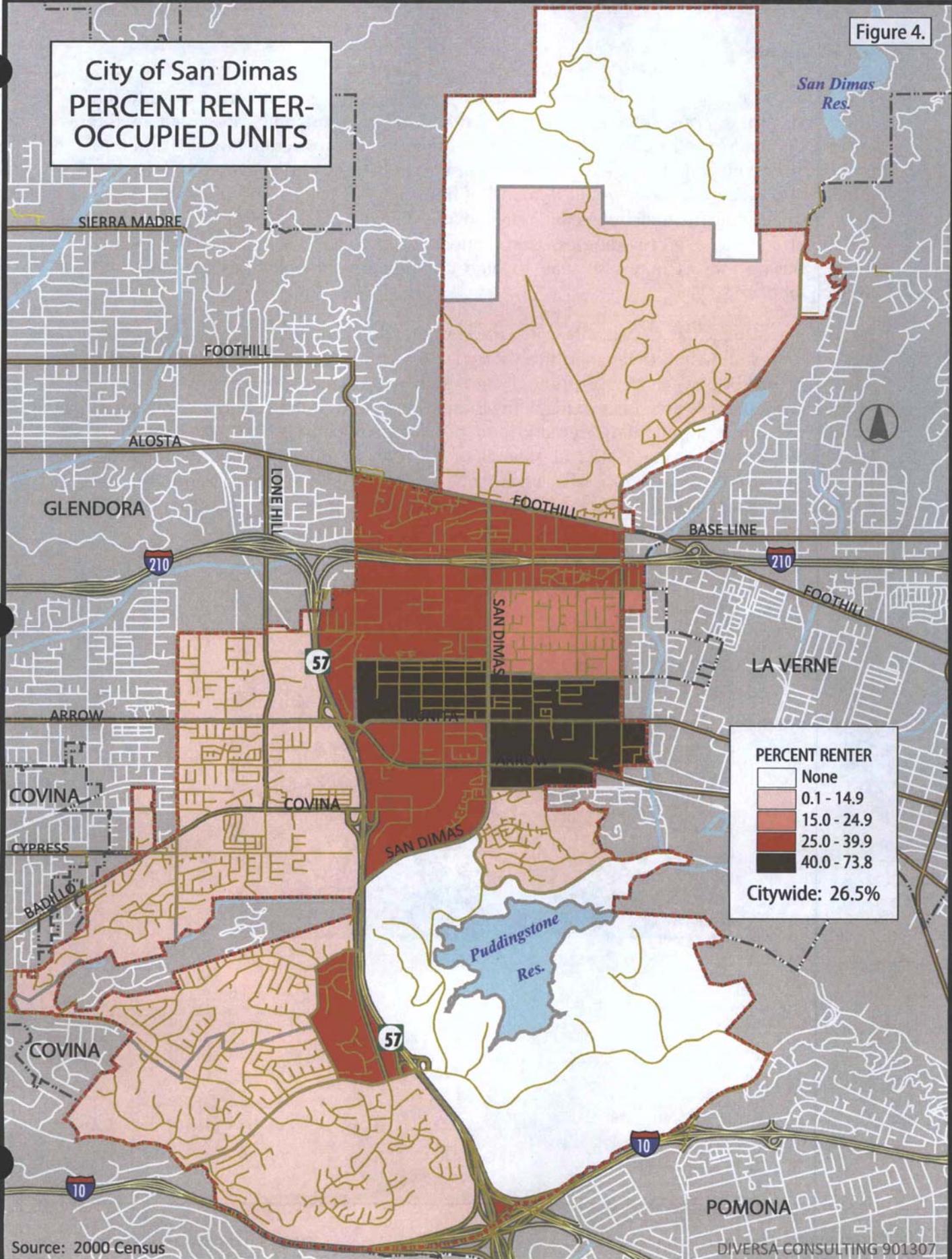
Occupied Housing Units	1990		2000	
	Units	Percent	Units	Percent
Renter	2,608	24%	3,196	26%
Owner	8,340	76%	8,967	74%
Total	10,948	100%	12,163	100%

Source: U.S. Census, 1990 and 2000.

As shown in Figure 4, the highest concentrations of renter households (>40%) reside in the central portions of San Dimas surrounding Bonita Avenue. These areas also correspond to the greatest number of multi-family buildings and the areas with more modest income households, as shown in Figure 2.

Figure 4.

# City of San Dimas PERCENT RENTER- OCCUPIED UNITS



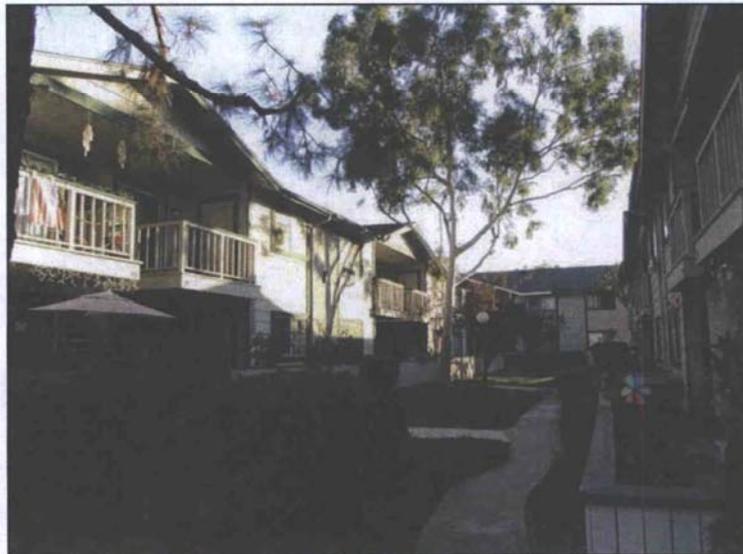
Source: 2000 Census

DIVERSA CONSULTING 901307

## Vacancy Rate

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the supply and demand of housing. A vacancy rate of less than five percent may indicate that households are having difficulty finding affordable housing, which can lead to overcrowding or overpayment. A low vacancy rate or a particularly 'tight' housing market may also lead to high competition for units, raising rental and housing prices.

According to the 2000 Census, the citywide residential vacancy rate in San Dimas was 2.8 percent, somewhat lower than the City's 1990 vacancy rate of 4.6 percent. Rental vacancies in 2000 were at 5.2 percent, and ownership vacancies were 1.8 percent. These vacancy levels are close to ideal levels, and indicate that the supply of housing in 2000 was sufficiently meeting demand and providing mobility. However, interviews with property management staff at several of the City's larger apartment complexes indicate a current vacancy rate of 2-4 percent. This is somewhat lower than the rental vacancy rate in 2000 and reflects the limited housing development since 2000.



### 3. Housing Age and Condition

The age of a community's housing stock can provide an indicator of overall housing conditions. Typically, housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and other repairs. Table II-13 displays the age of San Dimas' occupied housing stock by tenure. In 2000, 32 percent of the City's housing units were over 30 years old. During the next ten years, 34 percent will reach the 30 year benchmark (pre-1980). The aging of such a large portion of San Dimas' housing stock indicates a need for code enforcement, property maintenance and housing rehabilitation programs to stem potential housing deterioration.

In 2001, the City conducted a survey of both property and housing conditions in neighborhoods with concentrations of pre-1970 housing. The properties were generally in good to excellent condition with 10 percent in poor or deteriorated conditions. The survey of housing conditions indicated that 50 homes (16%) of the 314 homes in the survey areas needed minor repair; 60 homes (19%) were in need of moderate to substantial rehabilitation; while no homes were in a dilapidated state. This survey represents observations from the exterior only and does not reflect other conditions that are often present in older housing stock. For example, at 30 years, a home's original systems (plumbing, electrical, heating and air conditioning) are usually in need of replacement or substantial repair. As housing stock ages, more units will be in need of at least minor repair. Rehabilitation of existing housing is important to the City. The City's rehabilitation program is a way to assist lower income households maintain their residence. As the housing stock grows older the City may want to evaluate the program to determine if the loan limits are sufficient to address the need.

**Table II-13**  
**Age of Housing Stock 2000**

Year Structure Built	Renter Occupied Housing	Percent Renter	Owner Occupied Housing	Percent Owner	Total Percent
1990-2000	415	13%	743	8%	9%
1980-1989	859	27%	2,173	24%	25%
1970-1979	1119	35%	3,004	33%	34%
1960-1969	359	11%	1849	21%	18%
1950-1959	239	7%	710	8%	8%
1940-1949	117	4%	144	2%	2%
1939 or earlier	127	4%	375	4%	4%
<b>Total</b>	<b>3,235</b>	<b>100%</b>	<b>8,998</b>	<b>100%</b>	<b>100%</b>

Source: U.S. Census 2000.

## 4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to San Dimas residents.

### Rental Housing Market

#### *Regional Trends*

Several factors contributed to a strong rental market in Los Angeles County during 2006.<sup>1</sup> The addition of over 45,000 new jobs to the County, combined with a slowdown in the for-sale market and tighter mortgage lending standards, stimulated the demand for rentals. The conversion of apartment buildings to condominium ownership in many submarkets, including Long Beach, Pasadena and intown Los Angeles, further reduced the supply of available rentals. Overall apartment occupancy in the County remained tight, at 97.3 percent.

The tightening supply of rentals led to continuing increases in rents during 2006, with effective apartment rents increasing an average of 5.6 percent County-wide, following a 7 percent increase in 2005. Average monthly rents for existing apartments in Los Angeles were \$1,470 at the close of 2006, the fourth highest in the State behind San Francisco, San Jose and Orange County.

The forecast for the Los Angeles County apartment market is for continued high occupancy rates (over 97%) and rising rents over the next two years. Due to the tight supply of rentals and continued job growth, annual rent increases of 4.5-5.5 percent are expected.

#### *San Dimas Rents*

Rental information for San Dimas was obtained from internet rental listings on Craig's List, Westside Rentals, and Southland Rentals websites. In addition, rent surveys were conducted at some of the City's major apartment complexes: Villas at San Dimas Canyon (156 units); Villas at Bonita (102 units); and Waterstone San Dimas (280 units). Table II-14 presents the results of the rent survey by unit type, including apartments, condominiums/townhomes, single-family homes, and individual rooms for rent.

A total of 64 apartment units were advertised for rent from August 22, 2007 through September 9, 2007, accounting for 70 percent of all available rentals. The majority of listings were two-bedroom units, commanding an average rent of \$1,410. Over 70 percent of the apartment units advertised were located within the three complexes mentioned above.

---

<sup>1</sup> 2007 Southern California Multifamily Market Report, Casden Forecast – USC Lusk Center for Real Estate.

The Waterstone San Dimas property (444 N. Amelia Avenue), built in 1977, was purchased by the current owners about 1.5 years ago. The new owners are renovating each unit as it is vacated. Many of the existing residents are moving to newly renovated units as they are available. According to interviews with property management staff, rent levels in this complex were previously below market and are now comparable to other similar complexes in San Dimas, La Verne and Covina, with the same high level of amenities offered. Due to the renovation occurring, occupancy levels are currently at 93-94 percent, but are anticipated to become closer to 95-97 percent. Both the Villas at San Dimas Canyon (325 S. San Dimas Canyon Road) and the Villas at Bonita (477 E. Bonita) were built in 1978, and both were purchased by the current owners 3 years ago. Property management staff indicate that approximately half of the residents are long-term with the other half short-term (6 months to 2 years). These two complexes have also undergone recent renovation, offer many amenities and have occupancy levels of 96-98 percent.

A limited number of townhomes and single-family home rentals supplement apartments in San Dimas, offering larger unit sizes for families. Three-bedroom townhomes rented for a median of \$1,820, and three-bedroom single-family homes commanded median rents of \$2,400. Other homes offered included two-bedroom to six-bedroom, with median rents ranging from \$1,570 to \$7,500.

There was one individual room advertised for rent within a single family home, providing a lower cost rental option, with a rent of \$600. As previously discussed, the City administers the SHARES program (Senior Housing Alternatives, Resources, Education, and Support) which encourages and supports shared housing for senior home seekers and providers. Shared housing provides a lower cost rental option for singles, as well as allowing the homeowner to supplement their income, which is particularly useful for senior homeowners on fixed incomes.



**Table II-14**  
**Survey of Vacant Rental Units: August -September 2007**

Unit Type and Bedrooms	# Units Advertised	Rental Range	Average Rent
<i>Apartments</i>			
Studio	1	\$1,090	\$1,090
1	7	\$1,050 - \$1,325	\$1,180
2	54	\$1,150 - \$1,645	\$1,410
3	2	\$1,595 - \$1,800	\$1,700
<i>Condominiums/Townhomes</i>			
3	3	\$1,795 - \$1,855	\$1,820
<i>Single-Family Home</i>			
2	3	\$1,400 - \$1,900	\$1,570
3	5	\$1,595 - \$3,300	\$2,400
4 or more	3	\$2,850 - \$7,500	\$5,950
<i>Rooms for Rent</i>			
1	1	\$600	\$600

Source: *Craigslist.com; WestsideRentals.com; SouthlandRentals.com;*  
*Phone survey of selected San Dimas apartments*

## **Homeownership Market**

### ***Regional Trends***

Southern California is experiencing a significant decline in the volume of single-family home sales, placing downward pressure on home prices. Data Quick reports that sales have dropped to their lowest level since 1992 (August 2007). While the initial slow down in sales in 2006 was just coming off the frenzied pace of sales activity in 2004 and 2005 and had little impact on price, beginning in January 2007, Southern California prices had fallen about 2 percent below the prior year's levels. As of August 2007, sales prices were 3.5 percent below the prior year, with 71 percent of the Southland's zip codes showing price declines. Sales price declines are most pronounced in the lower end of the market, with prices in the upper half of the market flat or modestly increasing as potential sellers wait the market out. Slow sales, flat appreciation, and subprime lending activity have all contributed to significant increases in foreclosures, with the number of mortgage default notices in Southern California the highest in ten years.

### ***San Dimas Housing Sales***

Table II-15 compares single-family and condominium sales prices in San Dimas and nearby communities by zip code during August 2007. A total of 17 single-family homes were sold within the 91773 San Dimas zip code, commanding a median sales price of \$536,000. The City's median home price increased by about 9 percent from the previous year, in contrast to the nearby cities of La Verne, Glendora, and Claremont, whose home values had either decreased or stayed relatively unchanged from the prior year. Home prices in San Dimas were slightly lower than many of the surrounding communities. Claremont and La Verne both had median home prices that exceeded

\$600,000. Only Glendora had home prices similar to San Dimas, ranging from \$502,000 in zip code 91740 to \$575,000 in zip code 91741.

Only two condominiums were sold in San Dimas in August 2007; in July, no condos were sold. The median condo sales price was \$383,000; fairly comparable to the prior year. Condominium sales were also limited in the surrounding communities with prices in Claremont and Glendora above San Dimas, and prices in La Verne well below all the neighboring communities.

**Table II-15  
Single-Family Homes and Condominium Sales August 2007  
San Dimas and Nearby Communities**

Community	Zip Code	# Homes Sold	Median Home Price	% Change from 8/06	# Condos Sold	Median Condo Price	% Change from 8/06
Claremont	91711	34	\$615,000	1.8%	4	\$445,000	-16.2%
Glendora	91740	14	\$502,000	1.4%	1	\$500,000	8.7%
	91741	31	\$575,000	-3.4%	n/a	n/a	n/a
La Verne	91750	28	\$600,000	-9.1%	4	\$285,000	-0.7%
<b>San Dimas</b>	<b>91773</b>	<b>17</b>	<b>\$536,000</b>	<b>8.7%</b>	<b>2</b>	<b>\$383,000</b>	<b>-0.6%</b>
Los Angeles County	All	4,444	\$599,000	9.1%	1,187	\$428,000	4.3%

Source: DQNews - 2007 Los Angeles Times Zip Code Chart, <http://www.dqnews.com>

While the prior Table II-15 provides an overview of the subregional housing sales market during the month of August 2007, the following Table II-16 provides detailed information on all sales of existing and new single-family homes and condominiums within the San Dimas city limits from September 2006 - August 2007. A total of 312 single-family home sales were recorded during this period. Three and four-bedroom units were the most prevalent homes sold, characteristic of San Dimas' relatively newer housing stock of larger sized units. For example, the average unit size among the 108 four-bedroom units sold was 2,120 square feet, and the average year built was 1977. Single-family lot sizes average over 8,400 square feet. Median sales prices ranged from \$419,000 (two-bedroom), to \$689,000 (four-bedroom), and \$741,000 (five-bedroom). The overall median home price in San Dimas was \$566,000 for a 1,670 square foot home.

**Table II-16  
Home and Condominium Sales Prices  
September 2006 – August 2007**

# Bdrms	Units Sold	Price Range	Median Price	Avg. Unit Size	Avg. Lot Size	Avg. Year Built
<b>Single- Family Homes</b>						
1	4	\$400,000-\$565,000	\$488,000	1,003 sq. ft.	11,980 sq. ft.	1944
2	57	\$276,000-\$650,000	\$419,000	1,150 sq.ft.	6,101 sq.ft.	1959
3	138	\$300,000-\$787,000	\$528,000	1,519 sq.ft.	7,470 sq.ft.	1968
4	108	\$360,000-\$2,000,000	\$689,000	2,123 sq.ft.	10,566 sq.ft.	1977
5	5	\$480,000-\$895,000	\$741,000	2,629 sq.ft.	10,483 sq.ft.	1986
<b>Total</b>	<b>312</b>	<b>\$276,000-\$2,000,000</b>	<b>\$566,000</b>	<b>1,669 sq.ft.</b>	<b>8,406 sq.ft.</b>	<b>1970</b>
<b>Condominium Sales</b>						
2	6	\$305,000-\$375,000	\$341,000	1,030 sq.ft.	-	1980
3	4	\$314,000-\$390,000	\$364,000	1,179 sq.ft.	-	1979
4	3	\$420,000-\$538,000	\$489,000	1,885 sq.ft.	-	1993
<b>Total</b>	<b>13</b>	<b>\$305,000-\$538,000</b>	<b>\$436,000</b>	<b>1,274 sq. ft.</b>	<b>-</b>	<b>1983</b>

Source: Dataquick On-Line Real Estate Database. Compiled by Karen Warner Associates.

A total of only 13 condominiums were sold during this one year period, comprising less than 5 percent of all sales in the City. Median prices for condominiums ranged from \$341,000 (two-bedroom), to \$364,000 (three-bedroom) and \$489,000 (four-bedroom). These two and three-bedroom units, built primarily in the late 1970's and early 1980's, continue to offer a relatively affordable homeownership option in San Dimas.

### **Housing Affordability**

The affordability of housing in San Dimas can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. Compared together, this information can reveal who can afford what size and type of housing as well as indicate the type of households that would most likely experience overcrowding or overpayment.

California Health and Safety Code<sup>2</sup> defines affordable owner and rental housing costs as follows:

#### Affordable Ownership Housing Cost – moderate income

- Housing costs consist of mortgage debt service, homeowner association dues, insurance, utility allowance and property taxes.
- Affordable costs are up to 35% of the defined household income.
- Affordable costs for moderate income households are based on standard of 110% of Area Median Income (AMI) for a household size equal to one more person than the number of bedrooms in the unit.

<sup>2</sup> Health and Safety Code Section 50052.5 establishes affordable housing cost, and Section 50053 establishes affordable rents.

### Affordable Renter Housing Cost

- Housing costs include rent plus utilities paid for by the tenant.
- Affordable costs are up to 30% of the defined household income.
- Affordable rents are based on a standard of 50% of AMI for very low income households; 60% of AMI for low income households; and 110% of AMI for moderate income households for a household size equal to one person more than the number of bedrooms in the unit.

The HUD published 2007 Area Median Income (AMI) for a four-person household in Los Angeles County is \$56,500.

### ***Homeowner Affordability***

Based on these definitions of income and affordable housing cost, Table II-17 presents the maximum affordable purchase price for moderate income households (110% AMI), and compares this with market sales prices for single-family homes and condominiums in San Dimas as previously documented in Table II-16. As illustrated in Table II-17, median single-family home prices in San Dimas are beyond the level of affordability for moderate income households. For example, the maximum affordable purchase price for a moderate income four person household is \$206,700 whereas the median priced three bedroom home in San Dimas is \$528,000, an affordability gap of \$321,300.

Escalation in sales prices over the past several years have placed even condominiums out of reach to households earning moderate incomes. As shown in Table II-17, the maximum affordable purchase price for a three person moderate income household is \$186,900, whereas the median priced two-bedroom condominium in San Dimas sells for \$341,000, an affordability gap of \$154,100.

**Table II-17**  
**2007 Maximum Affordable Housing Cost (Moderate Income)**  
**Los Angeles County**

Moderate Income Affordable Housing Cost	1 Bedroom (2 persons)	2 Bedroom (3 persons)	3 Bedroom (4 persons)	4 Bedroom (5 persons)
Household Income @ 110% Median	\$49,720	\$55,990	\$62,150	\$67,100
Income Towards Housing @ 35% Income	\$17,400	\$19,600	\$21,750	\$23,490
Maximum Monthly Housing Cost	\$1,450	\$1,633	\$1,813	\$1,957
Less Expenses:				
Utilities	\$77	\$90	\$107	\$131
Taxes (1.1% affordable hsg price)	\$152	\$171	\$189	\$202
Maintenance and Insurance	\$225	\$250	\$275	\$300
Monthly Income Available for Mortgage	\$996	\$1,122	\$1,242	\$1,324
Supportable Mortgage @ 6.5% interest	\$157,600	\$177,600	\$196,400	\$209,500
Homebuyer Downpayment (5%)	\$8,300	\$9,300	\$10,300	\$11,000
<b>Maximum Affordable Purchase Price</b>	<b>\$165,900</b>	<b>\$186,900</b>	<b>\$206,700</b>	<b>\$220,500</b>
<b>San Dimas Median Single-Family Sales Price</b>	<b>\$488,000</b>	<b>\$419,000</b>	<b>\$528,000</b>	<b>\$689,000</b>
<b>San Dimas Median Condo Sales Price</b>	<b>NA</b>	<b>\$341,000</b>	<b>\$364,000</b>	<b>\$489,000</b>

Source: Karen Warner Associates; Keyser Marston Associates September 2007.

## Renter Affordability

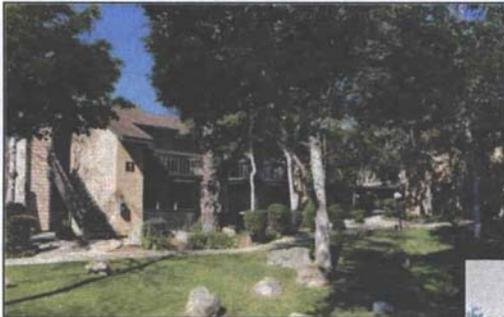
Table II-18 presents the maximum affordable rents for very low, low and moderate income households by household size, and compares with median apartment rents on vacant units in San Dimas, as documented in Table II-14. As Table II-18 indicates, Citywide median rents are well above the level of affordability for very low, low and even most moderate income households. The monthly affordability gap for a three person household ranges from \$827 for very low income households, \$699 for low income households, and \$63 for moderate income households. Some of the least cost rentals advertised, however, (\$1,050 1-bedroom and \$1,150 2-bedroom apartments) are within a level generally affordable to the top end of the moderate income range.

**Table II-18**  
**2007 Maximum Affordable Rents\***  
**Los Angeles County**

Income Level**	1 Bedroom (2 person)	2 Bedroom (3 person)	3 Bedroom (4 person)
Very Low Income	\$523	\$583	\$642
Low Income	\$636	\$711	\$784
Moderate Income	\$1,201	\$1,347	\$1,490
<b>San Dimas Median Rents</b>	<b>\$1,180</b>	<b>\$1,410</b>	<b>\$1,700</b>

\*Maximum rent reflects deduction of utility allowance per LAHA/Central LA utility schedule: \$42 for 1 bdrms, \$53 for 2 bdrms, and \$63 for 3 bdrms.

\*\*Income levels reflect the 2007 Official State Income Limits published by State HCD.



## 5. Assisted Housing At-Risk of Conversion

State law requires the city to identify, analyze, and propose programs to preserve housing units that are currently restricted to low income housing use and that will become unrestricted and possibly be lost as low income housing. This section presents an inventory of all assisted rental housing in San Dimas, and evaluates those units at risk of conversion during the 2008-2018 planning period.

### Assisted Housing Inventory

San Dimas' assisted rental housing is summarized in Table II-19. Of the 300 deed-restricted affordable rental units, 229 (76%) are for seniors, while the remaining 71 are family units.

**Table II-19  
Assisted Housing Inventory**

Project Name	Tenant Type	Total Units	Affordable Units	Applicable Programs	Potential Conversion Date
Voorhis Village	Family	65	21 (Section 8)	236(j)(1)	9/30/2007 (Section 8) 5/1/2012 (Loan)
Villa San Dimas	Family	50	50	223(a)(7)/ 221(d)(3)M	12/10/2007 (Section 8) 6/1/2021 (Loan)
Monte Vista Place	Senior	12	12	RDA Set-Aside	2048
Sunnyside Apartments	Senior	164	33	Bond Refunding	2021
Charter Oak Mobile Home Estates	Senior	186	184	City Bond	(City purchased in 1998)

There are two federally assisted multi-family housing developments in San Dimas, Villa San Dimas and Voorhis Village. Villa San Dimas is 51 family units (including one manager's unit), of which 50 receive federal rental subsidies through the Section 8 program. Voorhis Village is 65 family units, of which 21 receive Section 8 subsidies. These project-based Section 8 rental subsidies are subject to annual renewals.

The City of San Dimas (San Dimas Housing Authority) owns Monte Vista Place, 12 senior rental units on the second floor of a mixed-use building in the Downtown. In 2012, the owner of the commercial space has an option to purchase the City's ownership of the senior rental units. The affordability covenants would remain in place.



The Sunnyside senior apartment complex was built in 1984 using bond financing. The project was refinanced in 1996 with a \$5.67 million bond. The current bond requires 33 units (20%) to be available for lower income households, while the remaining units can be rented at market rates.

In addition, the City owns a mobile home park with 186 space for seniors, Charter Oak Mobile Home Estates. The City acquired the park in 1998 with an \$8.5 million bond in order to maintain affordability for the seniors living there.

The City of San Dimas has also been proactive in working with the local mobile home parks. In 2000, the City entered into the first Mobile Home Accord with the five mobile home parks in the City. The Accord establishes maximum rents and annual rent increases for each of the five parks in the City. The Accord was renegotiated and approved for a second five year term from January 2005 through December 2010. The Accord has been positive for the City, the park owners and the park residents.

### **At-Risk Projects**

This section evaluates those lower income rental projects in San Dimas at-risk of converting to market-rate uses prior to June 30, 2018. Of the five assisted rental housing projects in San Dimas, two are considered to be at-risk during this period - Villa San Dimas and Voorhis Village - due to the uncertainty of the annual renewals of project-based Section 8 rental assistance. In addition, Villa San Dimas' mortgage loan with HUD expires in May 2012.

### **Preservation and Replacement Options**

Preservation or replacement of these two at-risk projects in San Dimas can be achieved in several ways: (1) transfer of ownership to non-profit organizations; (2) provision of rental assistance to tenants using other funding sources; (3) replacement or development of new assisted multi-family housing units; and/or (4) purchase of affordability covenants. These options are described below, along with a general cost estimate for each.

#### ***Option 1: Transfer of Ownership***

Transferring ownership of the at-risk projects to non-profit organizations has several benefits: (1) affordability controls can be secured indefinitely, and (2) the project would be eligible for a range of governmental assistance. The feasibility of this option depends on several factors, including the willingness of the apartment owner to sell the project, the existence of non-profit corporations with sufficient administrative capacity to manage the project, and the availability of funding. Potential funding sources for acquisition include Federal tax credits, State mortgage revenue bonds, County administered funds, and local redevelopment funds.

Table II-20 provides an economic evaluation of the market value of the two at-risk federally assisted family rental developments in San Dimas. Both properties contain a number of three- and four-bedroom units. Maintaining affordability of these larger units can help address the needs of larger families in San Dimas.

**Table II-20  
Market Value of At-Risk Developments**

Project Units	Villa San Dimas	Voorhis Village	Total
1 bedroom	0	9	9
2 bedroom	16	22	38
3 bedroom	20	22	42
4 bedroom	15	12	27
<b>Total Units</b>	<b>51</b>	<b>65</b>	<b>116</b>
Annual Operating Cost	\$440,000	\$450,000	\$890,000
Gross Annual Income	\$990,000	\$1,025,000	\$2,015,000
Net Annual Income	\$550,000	\$575,000	\$1,125,000
<b>Est. Market Value</b>	<b>\$8,450,000</b>	<b>\$8,800,000</b>	<b>\$17,250,000</b>

Market value for each project based on the following assumptions:

1. Market rents: 1-bd \$1,180, 2-bd \$1,410, 3-bd \$1,700; 4-bd \$2,000; 5% vacancy
2. Average unit size: 1-bd 700 sq.ft., 2-bd 900 sq.ft., 3-bd 1,100 sq.ft.
3. Annual operating expense = 35% gross income + 1.1% property taxes
4. Market value based on 6.5% capitalization rate

**Option 2: Rental Assistance**

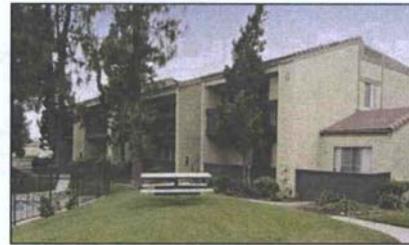
As mentioned previously, the two at-risk developments in San Dimas use Section 8 project-based contracts for rental assistance. Availability of funding at the federal level for Section 8 contract renewal is uncertain. Should Section 8 be terminated, the City could provide rent subsidies to maintain affordability at these projects. The feasibility of this alternative depends on the willingness of property owners to accept rental assistance. Nonprofit owners are most likely to be willing to accept other rent subsidies, while for-profit owners will compare the negotiated rents to market rents.

Table II-21 provides an analysis of the estimated cost of providing rent subsidies for all 115 units in the two developments (one manager's unit is excluded). The estimated subsidy required is approximately \$985,000 annually. The cost of annual subsidies would continue to increase as market rents and operating costs increase. Though affordable rents will also increase based on the area median income, this rise trends at a lower rate than rents and operating costs, raising the annual subsidy required.

**Table II-21  
Required Rent Subsidies for At-Risk Projects**

# Bdrms	# Units	Fair Market Rents	Hhld Size	Hhld Income (50% AMI)	Max. Afford Rent	Per Unit Subsidy	Total Monthly Subsidy	Total Annual Subsidy
1 bdrm	9	\$1,117	2 person	\$29,600	\$565	\$552	\$4,968	\$59,616
2 bdrm	37	\$1,395	3 person	\$33,300	\$636	\$759	\$28,083	\$336,996
3 bdrm	42	\$1,874	4 person	\$3,700	\$706	\$1,168	\$49,056	\$588,672
4 bdrm	27	\$2,256	5 person	\$39,950	\$763	\$1,493	\$40,311	\$0
<b>Total</b>	<b>115</b>						<b>\$122,418</b>	<b>\$985,284</b>

An alternative is to provide rental subsidies for only the 71 units (50 at Villa San Dimas and 21 at Voorhis Village) currently receiving HUD project-based Section 8 rental assistance. The estimated rent subsidies needed for only these 71 units is estimated at \$600,000 annually.



Villa San Dimas

### ***Option 3: Construction or Purchase of Replacement Units***

The construction or purchase of replacement units is another option to replace at-risk units should they be converted to market rates. The cost of developing housing depends upon the density, size of the units, location, land costs, and type of construction. Based on apartment acquisitions in comparable communities, current acquisition costs for market rate apartment buildings in the area would be \$250,000 - \$300,000 per unit. Therefore, the estimated cost to purchase 115 replacement units for both Villa San Dimas and Voorhis Village is \$29 to \$35 million.

### ***Option 4: Purchase of Affordability Covenants***

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners eligible to opt out of affordability control in order to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the units require rehabilitation or are too highly leveraged. By providing lump sum financial incentives, an on-going rent subsidy, or reduced mortgage interest rates, the City can ensure that some or all of the assisted units remain affordable. The cost of this option is dependent on the specific situation of the current project financing.

### **Comparison of Options**

The cost effectiveness of the preservation/replacement options mentioned above favors the transfer of ownership (\$17.25 million) over 20 years of rent subsidy (\$19.7 million for all 115 units) or purchasing replacement units (\$29-\$35 million). However, if the City wanted to subsidize only the 71 units currently receiving project-based Section 8, the rent subsidy over a 20 year period would be approximately \$12 million. Purchasing affordability covenants is most similar in cost to the rent subsidy option, and is therefore, likely to be more expensive than transferring ownership.

The cost of each option also needs to be weighed against the length of the affordability. For example, the ownership transfer or replacement units would have a 55 year term of affordability as a requirement of the funding sources used, while the rent subsidy term would only be 20 years.

## D. REGIONAL HOUSING NEEDS

State law requires all regional councils of governments, including the Southern California Association of Governments (SCAG) to determine the existing and projected housing need for its region and determine the portion allocated to each jurisdiction within the SCAG region. This is known as the "Regional Housing Needs Assessment" (RHNA) process.

### 1. Existing Housing Needs

#### Overcrowding

The Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units. Table II-22 shows the incidence of overcrowding in San Dimas by tenure, as measured by the 2000 Census.

**Table II-22**  
**Overcrowded Households 2000**

Overcrowding	Households	Percent	L.A. Co. %
<b>Owners</b>			
Overcrowding	353	4%	14%
Severe Overcrowding	187	2%	7%
<b>Renters</b>			
Overcrowding	229	7%	32%
Severe Overcrowding	140	4%	22%
<i>Total Overcrowding</i>	582	5%	23%

Source: U.S. Census, 2000.

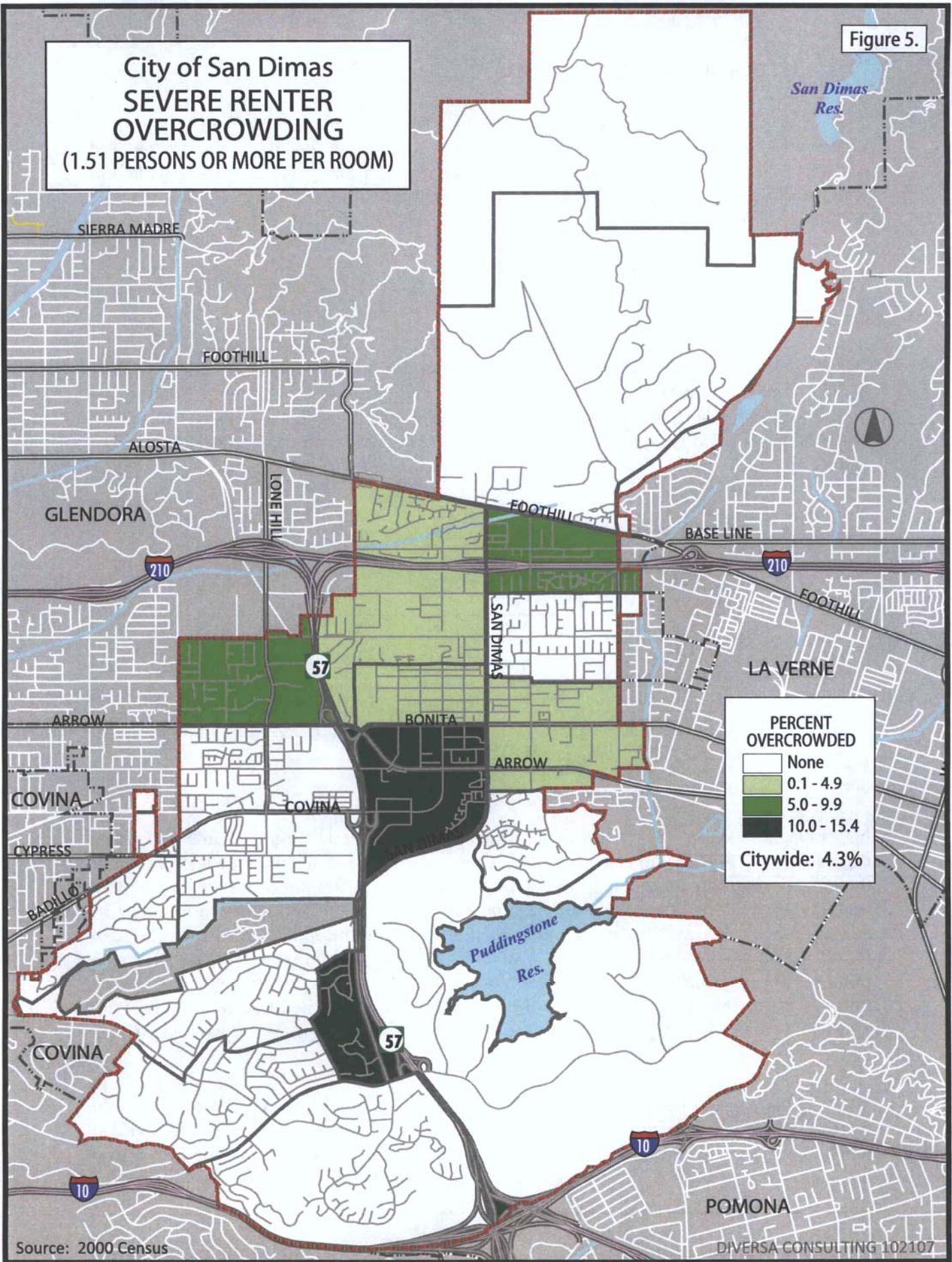
Note: Severe overcrowding is a subset of overcrowding.

In 2000, there were 582 households living in overcrowded conditions in San Dimas, representing 5 percent of all households. Overcrowding was significantly less prevalent in San Dimas than in the County of Los Angeles as a whole where overcrowding impacts 23 percent of households. Renter households in the City were more likely to experience overcrowded living conditions than owner households, with 6 percent of renter households overcrowded and 4 percent severely overcrowded (greater than 1.5 persons per room). Since there are almost 8,000 housing units with 3 or more bedrooms, including over 1,000 rental units, and approximately 1,600 large families in San Dimas, there is adequate housing stock to meet the demands of households with 5 or more members.

Figure 5 illustrates the geographic areas of the City where severe renter household overcrowding was the greatest. The highest levels of renter overcrowding (10-15%) were located in the Puddingstone Reservoir area, north up to Bonita Avenue. These areas also correspond to a high proportion of renter households.

Figure 5.

# City of San Dimas SEVERE RENTER OVERCROWDING (1.51 PERSONS OR MORE PER ROOM)



## Overpayment

Overpayment remains a critical issue for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing. Housing overpayment occurs when a household spends more than 30 percent of its income on housing; severe overpayment refers to spending greater than 50 percent of household income on housing. Table II-23 shows the incidence of overpayment in San Dimas.

**Table II-23  
Housing Overpayment**

Overpayment	Households	Percent	L.A. Co. %
<b>Owners</b>			
Overpayment (>30% income on housing)	2,351	30%	35%
Severe Overpayment (>50% income on housing)	810	10%	14%
<b>Renters</b>			
Overpayment (>30% income on housing)	1,071	33%	46%
Severe Overpayment (>50% income on housing)	481	15%	23%
<b>Total Overpayment</b>	<b>3,422</b>	<b>35%</b>	<b>41%</b>

Source: U.S. Census, 2000.

Note: Severe overpayment is a subset of overpayment.

According to the 2000 Census, 2,351 homeowners (30% of all homeowners) in San Dimas were spending more than 30 percent of their total income on housing, slightly below overpayment rates Countywide. Of those overpaying homeowners, 6 percent were extremely low income, 10 percent were very low income and 17 percent were low income. While state and federal standards measure affordability at 30 percent of income, mortgage qualification is typically measured at 33-35% gross income, indicating modest levels of overpayment are common in today's market. Severe housing overpayment in which homeowners are spending greater than half their incomes on housing affects 10 percent of San Dimas homeowners, or 810 households, somewhat less than the Countywide average of 14 percent.

At 33 percent, renters in San Dimas faced a comparable level of overpayment to owners, although well below the Countywide average of 46 percent. Of the City's 1,071 overpaying renters, 23 percent were extremely low income, 19 percent were very low income, and 23 percent were moderate income. Severe overpayment impacted 15 percent of all renters, or 481 households, which while significant, still falls below the Countywide level of 23 percent.

Figure 6 illustrates the geographic areas of the City where severe renter overpayment was greatest. The small area on the western edge of the City with the greatest percentage of renter overpayment contains close to 30 percent mobile home units, with older single family units comprising the balance of the housing stock. Two other areas with relatively high levels of severe overpayment (19-28%) correspond to relatively high concentrations of senior households and modest incomes.

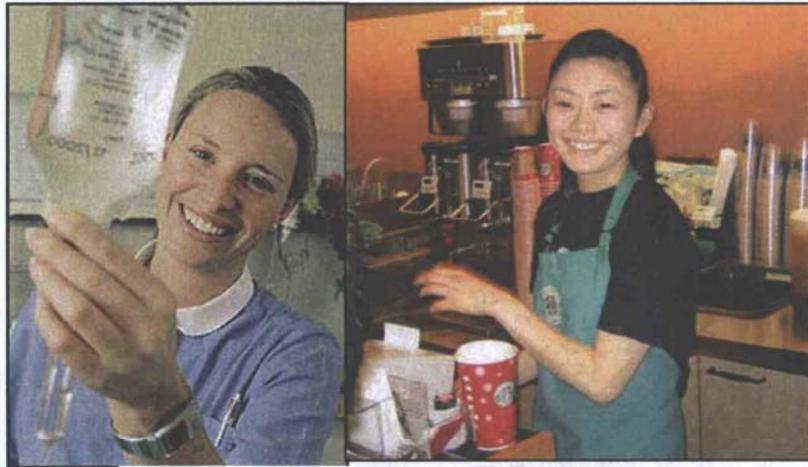
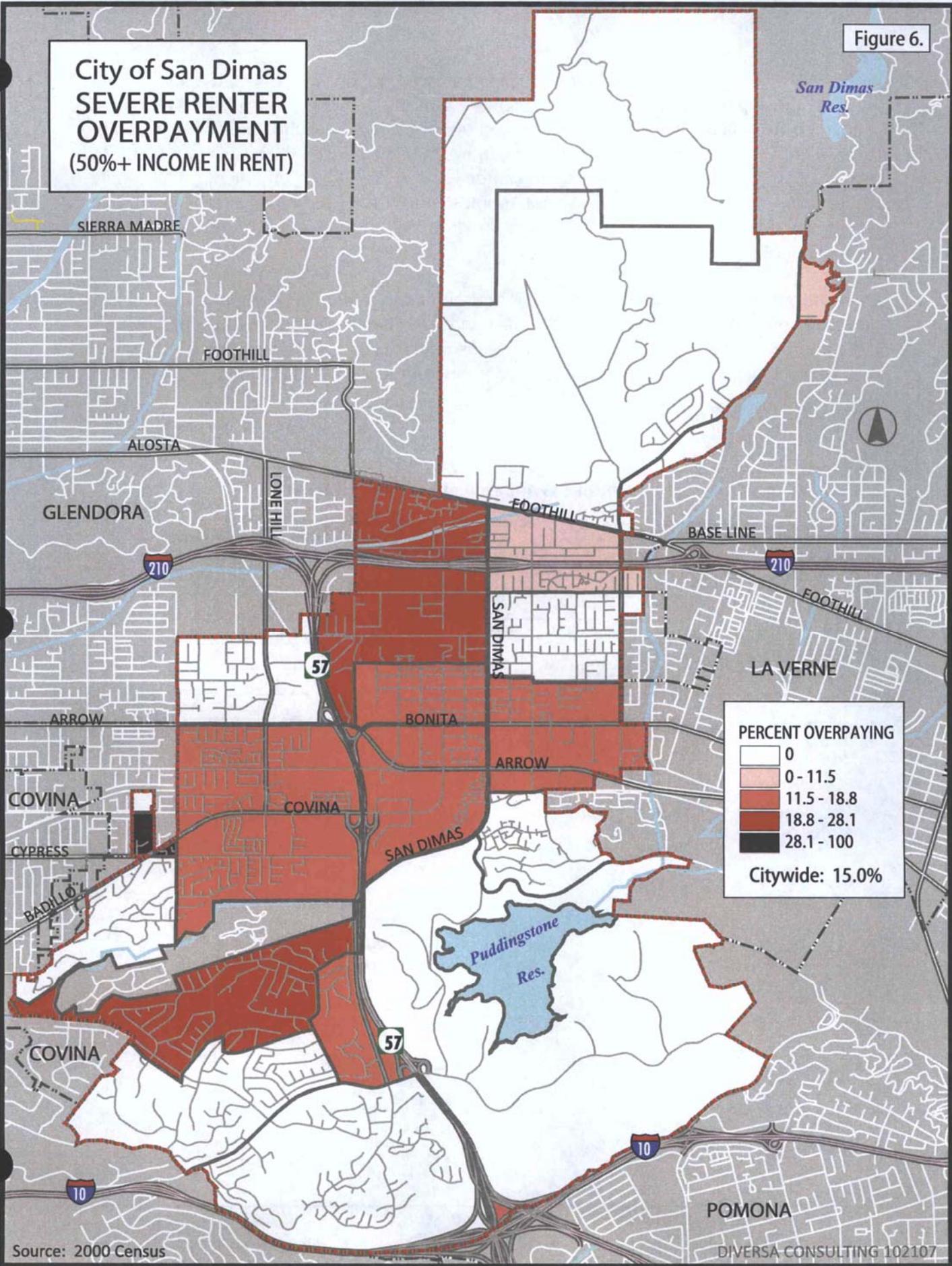


Figure 6.

**City of San Dimas  
SEVERE RENTER  
OVERPAYMENT  
(50%+ INCOME IN RENT)**



Source: 2000 Census

Table II-24 provides a more detailed overview of the households that experienced severe housing overpayment in San Dimas. Among renters, the elderly were most impacted by severe overpayment, with 22 percent or 182 households of the City's 829 total elderly renter households spending more than half of their income on rent. In terms of magnitude, 125 small family renter households or 9 percent of small family renter households faced severe overpayment. Regardless of the type of household, any renter spending more than half of their income on housing is considered at risk of homelessness.

Among homeowners, elderly and other households experienced comparable levels of severe overpayment (16%), with both small and large families experiencing similar levels (9% and 8% respectively). Owner households that are severely overpaying are most at risk of foreclosure, particularly in the current environment of declining home values and rising interest rates.

**Table II-24  
Severe Housing Overpayment by Type and Tenure**

	Elderly	Small Family	Large Family	Other	Total
<b><i>Renter Households</i></b>					
Total # by household type	829	1,385	337	690	3,241
% with severe cost burden	22%	9%	19%	13%	14%
<b><i>Owner Households</i></b>					
Total # by household type	1,898	4,738	1,214	1,138	8,988
% with severe cost burden	16%	9%	8%	16%	11%

Source: HUD, CHAS DataBook, 2000.

## 2. Five-Year Projected Housing Growth Needs

California's Housing Element law requires that each city and county develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups, as determined by the jurisdiction's Council of Governments. This "fair share" allocation concept seeks to ensure that each jurisdiction accepts responsibility for the housing needs of not only its resident population, but also for the jurisdiction's projected share of regional housing growth across all income categories. Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted number of households, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate.

In the six-county southern California region, which includes San Dimas, the agency responsible for assigning these regional housing needs to each jurisdiction is the Southern California Association of Governments (SCAG). The regional growth allocation process begins with the State Department of Finance's projection of Statewide housing demand for a five-year planning period, which is then apportioned by the State Department of Housing and Community Development (HCD) among each of the State's official regions.

SCAG has determined the projected housing need for its region for the 2008-2014 Housing Element cycle, and has allocated this housing need to each jurisdiction by income category. This is referred to as the Regional Housing Needs Assessment (RHNA) process. The RHNA represents the minimum number of housing units each community is required to provide "adequate sites" for through zoning and is one of the primary threshold criteria necessary to achieve HCD approval of the Housing Element.

In allocating the region's future housing needs to jurisdictions, SCAG is required to take the following factors into consideration:

- ✓ Market demand for housing
- ✓ Employment opportunities
- ✓ Availability of suitable sites and public facilities
- ✓ Commuting patterns
- ✓ Type and tenure of housing
- ✓ Loss of units in assisted housing developments
- ✓ Over-concentration of lower income households
- ✓ Geological and topographical constraints

As defined by the RHNA, San Dimas' new construction need for the 2008-2014 period been established at 625 new units, distributed among the four income categories as shown in Table II-25. The City will continue to provide sites for a mix of single-family, multi-family and mixed use housing, supported by a variety of programs to enhance affordability, to accommodate its RHNA target.

**Table II-25  
Regional Housing Needs Assessment  
2008-2014**

Income Level	Percent of MFI	Units	Percent
Very Low *	0-50%	162	25.9%
Low	51-80%	101	16.1%
Moderate	81-120%	107	17.2%
Above Moderate	120%+	255	40.8%
Total		625	100%

Source: <http://SCAG.ca.gov.gov/Housing/rhna.htm>

Note: 2008-2014 RHNA includes any building permits issued since 1/2006.

\* An estimated half of the City's very low income housing needs (81 units) are for extremely low income households.