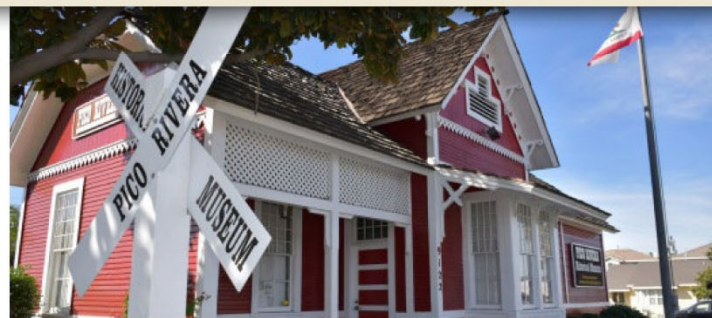




SECTION 2: PICO RIVERA COMMUNITY PROFILE





Pico Rivera Community Profile

The community profile for the City of Pico Rivera provides an overview of the City’s housing and population conditions. The community profile serves as the foundation for the Housing Element’s policies; it describes and assesses the factors and characteristics that contribute to housing in Pico Rivera. Specifically, the community profile describes the community’s population, employment, economics and household characteristics. Special Needs groups and housing stock characteristics are also described. The community profile develops context for the goals, programs, and policies, developed in the Housing Element.

The data used for this community profile has been collected using the most current available data from the Southern California Association of Governments (SCAG), the U.S. Census, the American Community Survey (ACS), the California Department of Finance, the California Employment Development Department, the California Department of Education and other currently available real estate market data.

A. Population Characteristics

Population characteristics affect current and future housing demands in a community. A city’s population growth, age composition and race and ethnicity composition influence the type and extent of housing needed. Similar factors may also affect the ability of the local population to afford housing costs. The following section describes and analyzes the various population characteristics and local trends that affect housing needs in Pico Rivera.

1. Population Growth

Table 2-1 provides population projections through 2040 as calculated by the Southern California Association of Governments (SCAG) 2016-2040 Regional Growth Forecast. Between 2010 and 2020 the Pico Rivera population is estimated to have grown by 2.8 percent, or 1,758 individuals. The City is forecasted to grow an additional 6.8 percent, or 4,400 individuals through 2040. Similarly, the City of Downey was expected to grow 2.4 percent from 2010 to 2020; the City of Whittier was expected to grow 3.8 percent during the same period. Pico Rivera is most similar in size to the City of Montebello, which in 2010, had a population of 62,500. Montebello was expected to grow 4.5 percent from 2010 to 2020, experiencing slightly higher growth projections than Pico Rivera over the ten-year period. However, Montebello is anticipated to reach a population of 67,300 in 2040, about 2,000 residents less than Pico Rivera.

From 2020 to 2040, the City of Whittier’s population is anticipated to experience the largest amount of growth of nearby jurisdictions (9.4 percent), with Pico Rivera experiencing the next largest amount of growth (6.8 percent), followed by Downey then Montebello (6.4 percent and 3.1 percent respectively). Through 2040, Pico Rivera is expected to experience about 9.7 percent in population growth. Overall, the County of Los Angeles can expect about a 17 percent growth in population.



Jurisdiction	Population				Percent Change	
	2010 Actual ¹	2016 Projected ²	2020 Estimate ³	2045 Projected	2010-2020 ^{1,3}	2016-2045 ²
Montebello	62,500	63,900	61,531	67,800	1.6%	6.1%
Pico Rivera	62,942	63,500	61,338	67,400	-2.5%	6.1%
Whittier	85,331	87,100	83,194	98,900	-2.5%	13.5%
Downey	111,772	113,300	109,202	119,200	-2.3%	5.2%
Los Angeles County	9,818,605	10,110,000	9,943,046 ⁴	11,674,000	1.3%	15.5%

Sources:
 1. U.S. Census Bureau, 2010
 2. SCAG Connect SoCal 2020-2045 RTP/SCS, 2020.
 3. U.S. Census Bureau (City and Town Population Totals: 2010-2020): <https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-cities-and-towns-total.html>
 4. U.S. Census Bureau (County Population Totals: 2020-2020): <https://www.census.gov/programs-surveys/popest/technical-documentation/research/evaluation-estimates/2020-evaluation-estimates/2010s-counties-total.html>

2. Age Characteristics

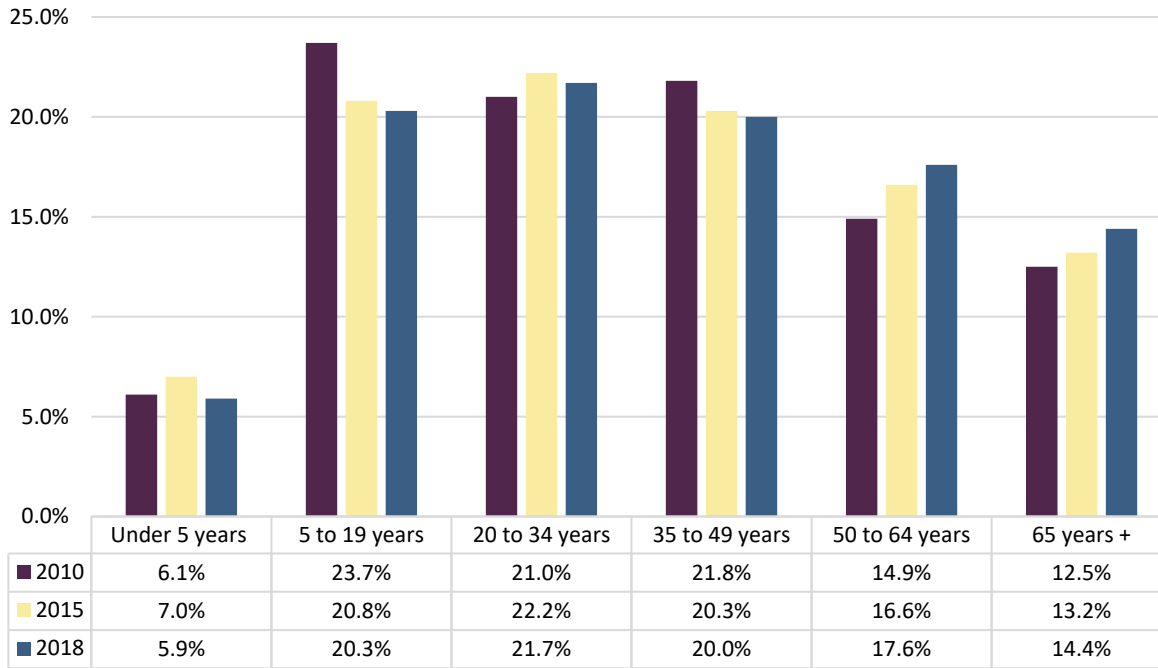
Housing demand within the market is often determined by the preferences of certain age groups. The type of home being sought may vary by the type of household (age, family/non-family, etc.). Often times households look to upgrade in terms of quality; additionally, younger and some middle-aged households seek homes that are larger than they have now, while most older households look to downsize to a smaller, lower maintenance home.¹ For example, seniors may favor apartments, low to moderate-cost condominiums, and smaller or more affordable single-family units because they tend to live on smaller or fixed incomes and have smaller families. Middle-aged persons between 35 and 65 years of age make up a major portion of the homebuyer market for moderate to high cost apartments and condominiums because they generally have higher incomes and larger families to accommodate. As population moves through different stages of life, housing must accommodate new or adjusted needs.

Figure 2-1 displays 2018 ACS data for the age distribution in the City of Pico Rivera from 2010 to 2018. In 2010, a majority of Pico Rivera’s population was between the ages of 5 and 49 years of age, with the largest subgroup being children and young adults between 5 and 19 years of age (23.7%). Population trends through 2018 display a young overall population which is slightly shrinking. There has also been a moderate increase in the population 50 years and above, from 28 percent of the population in 2010 to about 32 percent of the population in 2018. Overall, the City of Pico Rivera’s age composition remains stable over the eight-year period, showing no significant changes.

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



Figure 2-1: Age Distribution in Pico Rivera (2010 – 2018)



Source: American Community Survey, 5-Year Estimates, 2010, 2015, and 2018.

Table 2-2 shows how age distribution in Pico Rivera compares to that of the surrounding cities and the County as a whole. In general, all of the cities listed below have very similar age distributions as one another. Pico Rivera has the smallest percentage of individuals 25 to 44 years of age (27.5 percent) and one of the greatest percentages of people 18 to 24 years of age (10.2 percent). In comparison to Los Angeles County, Pico Rivera has a slightly smaller population of children under the age of 5 and a slightly larger percentage of seniors over the age of 65 years. Overall, the age composition among Pico Rivera and surrounding cities is balanced. Additionally, the different age groups of each city are similar to the overall composition in the County of Los Angeles.

Jurisdiction	Under 5	5 to 14	15 to 17	18 to 24	25 to 44	45 to 64	65 years +
Whittier	5.9%	13.3%	4.2%	10%	28.6%	24%	14.1%
Pico Rivera	5.9%	13%	4.5%	10.2%	27.5%	24.3%	14.4%
Downey	5.9%	14%	4.2%	9.6%	30%	24.9%	11.5%
Montebello	6.8%	12.2%	3.7%	10.2%	28.7%	23.4%	15%
Los Angeles County	6.2%	12.2%	3.8%	10%	29.7%	25.3%	12.9%

Source: American Community Survey, 5-Year Estimates, 2018

3. Race/Ethnicity Characteristics

Different racial and ethnic groups have different household characteristics, income levels, and cultural backgrounds which may affect their housing needs, housing choice and housing types. Cultural influences may reflect preference for a specific type of housing. Cultural influences may reflect preference for a



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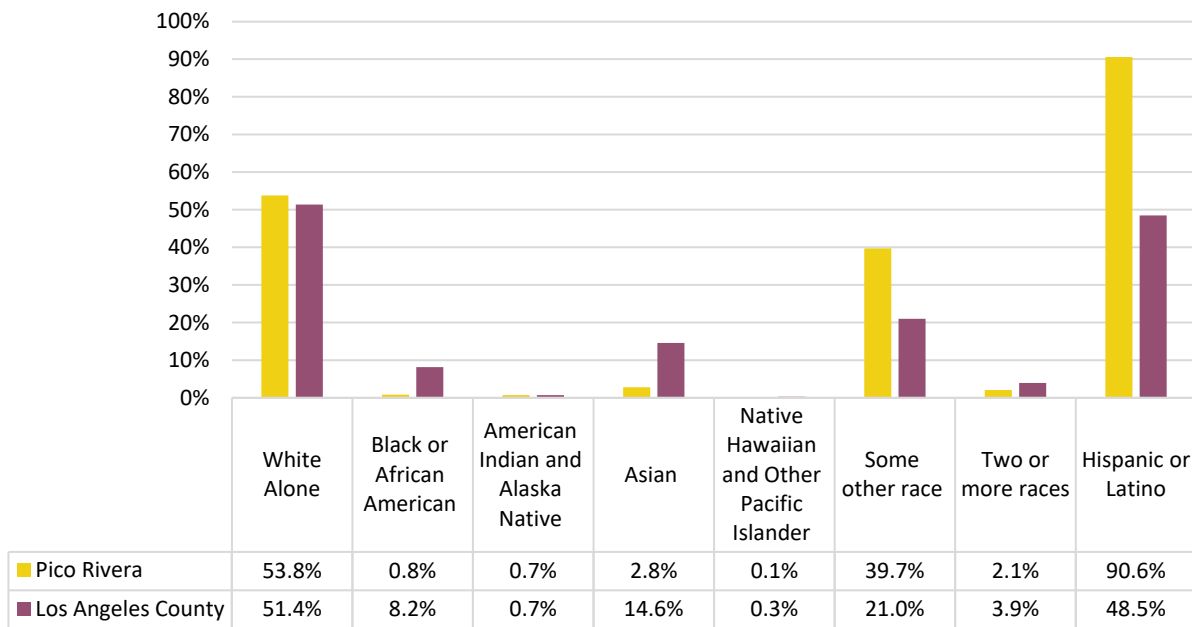


specific type of housing. Ethnicity can also correlate with other characteristics such as location choices, mobility, and income. This is analyzed further below in the Affirmatively Furthering Fair Housing discussion within the Housing Constraints section of the Housing Element. It is important to note that while race and ethnicity are used to identify different sections of a community’s population, they are not the same and are not mutually exclusive. The data identified in the section below shows the racial and ethnic composition of Pico Rivera, it’s neighboring jurisdictions, and Los Angeles County using the ACS; this allows residents to identify one’s race, as well as one’s ethnicity, therefore overlap may occur.

Figure 2-2 shows 2018 ACS data identifying the City of Pico Rivera’s racial and ethnic composition. According to the chart, 90.6 percent of the population in the City identified as Hispanic or Latino, of any race. The population who identified as White, composed 53.8 percent of the population. The next largest subgroup of the population identified as Some Other Race, meaning 39.7 percent of Pico Rivera’s population did not identify as any of the listed races in the Census. Native Hawaiian and other Pacific Islanders made up the smallest racial group at only 0.1 percent. Other racial groups who individually accounted for under one percent of the overall population include Black or African American (0.8 percent) and American Indian and Alaska Native (0.7 percent).

The percentage of people who identify as Hispanic or Latino is much greater in Pico Rivera than in Los Angeles County (90.6 percent and 48.5 percent, respectively). There is a much larger representation of people who identify as Black or African American and Asian in the County than in Pico Rivera.

Figure 2-2: Racial and Ethnic Composition (2018)



Source: American Community Survey, 5-Year Estimates, 2018.

Table 2-3 is an analysis of racial and ethnic composition for Pico Rivera in comparison to the area and the County. Over half of each listed city’s population, as well as the County, identified as White in 2018. Pico Rivera had the largest representation of Hispanic or Latino people (90.6 percent) and those who identify as some other race (39.7 percent). The Hispanic and Latino population in Pico Rivera is also 38.9 percent larger



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than that of the greater Los Angeles County population. All of the cities in the area – Whittier, Pico Rivera, Downey, and Montebello – have a Black or African American population that account for a much smaller percent of the total population in comparison to 8.2 percent in Los Angeles County. Additionally, Pico Rivera has the smallest percentage of people who identify as Black or African American (0.8 percent) and Asian (2.8 percent) compared to nearby jurisdictions.

Table 2-3: Comparative Racial/Ethnic Composition (2018)

Jurisdiction	White Alone	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino (of any race)
Whittier	53.8%	1.3%	0.7%	4.8%	0.1%	35.7%	3.5%	67.5%
Pico Rivera	53.8%	0.8%	0.7%	2.8%	0.1%	39.7%	2.1%	90.6%
Downey	59.3%	3.2%	0.5%	7.4%	0.4%	26.2%	3.0%	73.9%
Montebello	56.9%	1.3%	0.6%	13.4%	0.1%	25.5%	2.1%	77.9%
Los Angeles County	51.4%	8.2%	0.7%	14.6%	0.3%	21.0%	3.9%	48.5%

Source: American Community Survey, 5-Year Estimates, 2018.

Table 2-4 outlines the racial and ethnic composition changes in Pico Rivera between 2010 and 2018. From 2010 to 2015 there was a significant increase of the population who identified as Black or African American (136.6 percent); however, the same population decreased by about 35 percent through 2018. Additionally, the populations who identified as American Indian and Alaskan Native, Asian, Some Other Race, and Two or more races increased between 2010 and 2015. Only the Native Hawaiian or other Pacific Islander population decreased by 76.4 percent from 2010 and 2015, the population then increased 76.9 percent between 2015 and 2018. The Hispanic or Latino population experienced the least amount of change between 2010 and 2018.

Table 2-4: Racial/Ethnic Composition (2010 – 2018)

Race/Ethnicity	2010	2015	2018	Percent Change 2010 to 2015	Percent Change 2015 to 2018
White Alone	37,460	32,105	34,114	-14.3%	6.3%
Black or African American	350	828	535	136.6%	-35.4%
American Indian and Alaska Native	537	576	460	7.3%	-20.1%
Asian	1,538	1,776	1,778	15.5%	0.1%
Native Hawaiian or Other Pacific Islander	110	26	46	-76.4%	76.9%
Some Other Race	21,586	26,945	25,192	24.8%	-6.5%
Two or More Races	1,407	1,583	1,307	12.5%	-17.4%
Hispanic or Latino	57,310	57,855	57,451	1.0%	-0.7%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, and 2018.



B. Economic Characteristics

Economic data provides valuable insight of the community’s ability to access the housing market as well as financial restraints consistent with housing needs and accommodations. Incomes associated with different types of employment and the number of workers in a household affect housing affordability and choice. Therefore, to consider a healthy balance between jobs and housing, it is important to examine the employment characteristics of a community. Local employment growth is linked to local housing demand, and the reverse is true with employment contracts.

1. Employment and Wage Scale

Table 2-5 below outlines forecasted employment growth for the City of Pico Rivera, nearby cities, and the County. These projections are calculated by the Southern California Association of Government (SCAG) 2016-2040 Regional Growth Forecast by Jurisdiction Report.

According to SCAG, the City of Pico Rivera was forecasted to increase employment by about nine percent from 2012 to 2020. Table 2-5 below shows that Pico Rivera was expected to experience the largest amount of employment growth from 2012 to 2040, followed by Whittier (8.2 percent) Montebello, then Downey (6.2 percent and 5.5 percent respectively). Pico Rivera is also set to grow employment by additional 8.7 percent from 2020 to 2040. This percent increase reflects a numeric change of 3,500 new jobs which surpasses that of Montebello at 3,300 and remains slightly smaller than Whittier and Downey (4,800 and 5,500 respectively). Employment changes within a city often contribute to the addition of new community members for which housing must be provided. Therefore, the City must ensure that diverse housing options and affordability are available to facilitate new sectors of the workforce who may choose to live in the City.

Jurisdiction	2012	2020	2035	2040	% Change 2012-2020	% Change 2020-2040	Numeric Change 2012-2040
Whittier	26,900	29,100	30,700	31,700	8.2%	8.9%	4,800
Pico Rivera	18,900	20,600	21,700	22,400	9.0%	8.7%	3,500
Downey	47,500	50,100	51,900	53,000	5.5%	5.8%	5,500
Montebello	27,500	29,200	30,100	30,800	6.2%	5.5%	3,300
Los Angeles County	4,246,000	4,662,000	5,062,000	5,226,000	9.8%	12.1%	980,000

Source: SCAG 2016-2040 Regional Growth Forecast by Jurisdiction Report.

Table 2-6 identifies employment by industry sector for the City of Pico Rivera, using 2010 Census Data and 2018 ACS data. The industry sector with the greatest percent of City employment and largest percent increase between 2010 and 2018 was educational services, health care, and social assistance, with an increase of 1.6 percent during those two years and a total of 5,972 people employed in 2018. The second largest industry within the City was manufacturing, which comprised 12.7 percent of employment in 2010 and 13.9 percent of employment in 2018. Additionally, about 90 percent of employment was comprised of transportation, warehousing, and utility sectors in both 2010 and 2018. The agriculture, forestry, fishing and hunting, and mining industry employs the least amount of Pico Rivera residents (112 people) and experienced the least amount of change between the two survey years.



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Table 2-6: Employment by Sector in Pico Rivera (2010 -2018)

Industry Sector	2010		2018		Percent Change 2010-2018
	# of people employed	% of City Employment	# of people employed	% of City Employment	
Agriculture, forestry, fishing and hunting, and mining	114	0.4%	113	0.4%	0%
Construction	1,785	6.5%	1,725	5.9%	-0.6%
Manufacturing	3,496	12.7%	4,032	13.9%	1.2%
Wholesale trade	1,444	5.3%	1,702	5.9%	0.6%
Retail trade	3,224	11.7%	3,485	12%	0.3%
Transportation and warehousing, and utilities	2,554	9.3%	2,648	9.1%	-0.2%
Information	557	2%	511	1.8%	-0.3%
Finance and insurance, and real estate and rental leasing	1,617	5.9%	1,246	4.3%	-1.6%
Professional, scientific, management, and administrative services	1,963	7.1%	1,953	6.7%	-0.4%
Education services, health care, and social assistance	5,216	19%	5,972	20.6%	1.6%
Arts, entertainment, recreation, accommodation, and food services	2,468	9%	2,891	10%	1%
Other services (except public administration)	1,820	6.6%	1,670	5.8%	-0.9%
Public Administration	1,222	4.4%	1,090	3.8%	-0.7%
TOTAL	27,480	100%	29,038	100%	5.7%

Source: American Community Survey, 5-Year Estimates, 2010 and 2018.

In addition to reporting and analyzing employment sector trends, analyzing the unemployment rate is essential to understanding current housing affordability and needs, as well as projected needs. Economists identify a 3.5 to 4.5 percent unemployment as natural, in that it reflects the real voluntary economic forces within a City.² **Table 2-7** displays ACS 2018 data for unemployment rates for Pico Rivera, surrounding cities and Los Angeles County. According to the table, in 2018 Pico Rivera had an unemployment rate of 5.5 percent. In comparison to its neighboring cities, Pico Rivera has the second lowest employment rate behind Whittier’s 4.7 percent. The City of Montebello has the highest unemployment rate at 7 percent. Overall, Pico Rivera’s unemployment rate is considered natural, and sits at 1.3 percent below Los Angeles County’s.

² Natural Rate of Unemployment, Its Components, and Recent Trends, Kimberly Amadeo, ed. Eric Estevez, August 30, 2020



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Jurisdiction	Unemployment rate
Whittier	4.7%
Pico Rivera	5.5%
Downey	5.9%
Montebello	7%
Los Angeles County	6.8%
<i>Source: American Community Survey, 5-Year Estimates, 2018.</i>	
<i>*Population 16 years and over</i>	

Based on data in **Table 2-7**, approximately 2,769 individuals were unemployed in 2018 and would therefore be more likely to require affordable housing options. Employment and occupation determine a household's income, and subsequently the households purchasing power or housing options based on affordability. According to the SCAG's Draft Regional Housing Needs Assessment (RHNA) Methodology, housing needs by income are broken down into four income levels. Different occupations and employment status are often reflected in a household's income category. The four income categories are benchmarked on the County of Los Angeles' median household income and are as follows:

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

The median annual income for Los Angeles County households is determined to be \$64,251. According to **Table 2-8**, occupations that fall below 50 percent of this amount are sales; production; transportation and material moving; building, grounds cleaning, and maintenance; personal care and service; farming, fishing and forestry; food preparation and serving related. **Table 2-8** shows that half of all occupations in the County have a median salary that is considered low or very low. According to **Table 2-7**, a majority of employed Pico Rivera persons worked in Education services, health care, and social assistance; these occupations are considered moderate incomes. Additionally, persons employed in manufacturing occupations, the second largest employment group in Pico Rivera, are categorized in the low- and moderate-income groups. Persons employed in retail trade industries earn low and very low incomes, according to **Table 2-8**. Retail trade employees comprise the third largest employment group in Pico Rivera.



Occupation	Salary
Management	\$114,390
Legal	\$104,938
Healthcare Practitioners and Technical	\$82,497
Architecture and Engineering	\$96,327
Computer and Mathematical	\$91,016
Life, Physical and Social Sciences	\$76,729
Business and Financial Operations	\$73,862
Education, Training and Library	\$58,704
Arts, Design, Entertainment, Sports and Media	\$66,605
Construction and Extraction	\$53,407
Protective Services	\$42,698
Community and Social Service	\$51,576
Installation, Maintenance and Repair	\$49,710
Sales	\$30,061
Office and Administration Support	\$38,518
Production	\$30,113
Transportation and Material Moving	\$30,369
Healthcare Support	\$32,833
Building, Grounds Cleaning, and Maintenance	\$30,108
Personal Care and Service	\$25,036
Farming, Fishing and Forestry	\$25,294
Food Preparation and Serving Related	\$24,851

Source: California Employment Development Division, Occupational Wage data, 2020.

C. Household Characteristics

A household includes all persons who occupy a housing unit, as defined by the Census. This may include single persons living alone, families related through marriage, blood or adoption, domestic partnerships and unrelated individuals living together. Nursing facilities, residential care facilities, dormitories, and other group living, as well as, the persons living with them are not considered a household.

Income and affordability are best measured at the household level, as well as the special needs of certain groups, such as large families, single parent households, or low and extremely low-income households. For example, if a city has a prominent aging population who are homeowners but live on fixed incomes, it may consider implementing a home beautification assistance program.

1. Household Type

Pico Rivera contains 16,681 total households. **Table 2-9** displays the household characteristics for the City of Pico Rivera, surrounding cities, and the County. Married-couple family households account for the largest percentage of total households in the City at 52.4 percent. A majority of households in Pico Rivera, as well



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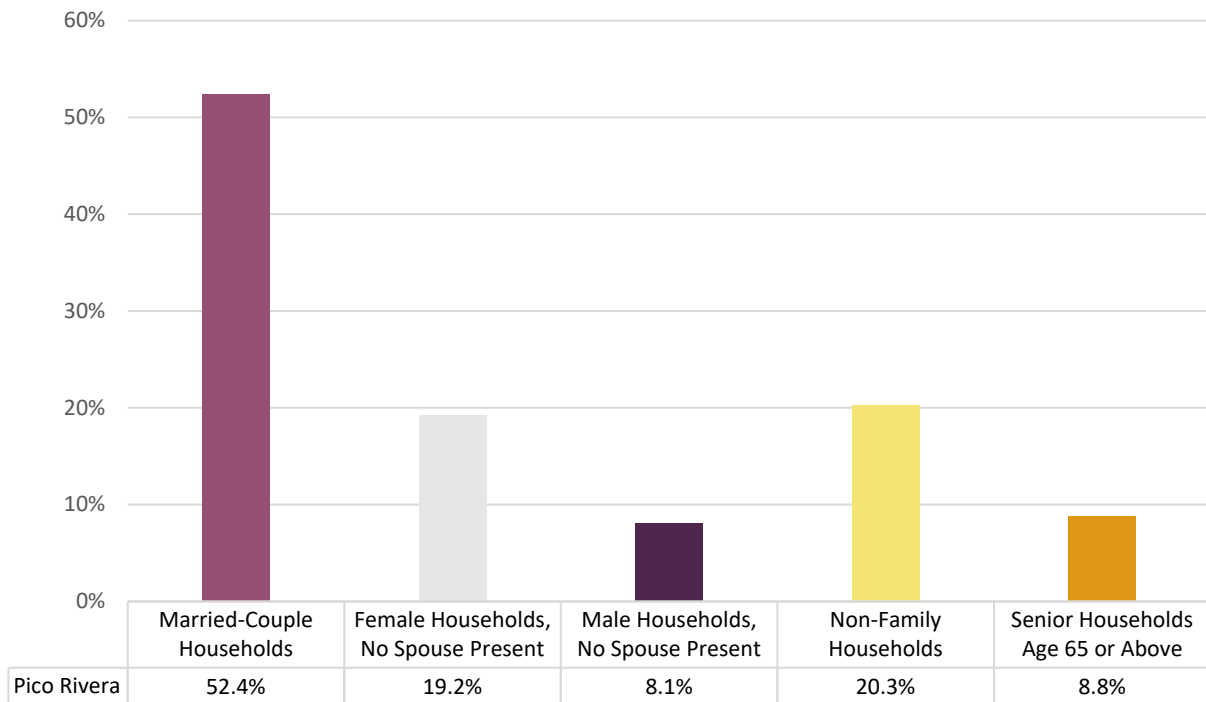
as surrounding cities, were comprised of married-couple households (with or without children). Households of this type tend to seek occupancy in single-family homes with multiple bedrooms. Nonfamily households include persons of non-blood or legal familial connections living together such as partners cohabitating or roommates. Nonfamily households constitute 20.3 percent of Pico Rivera households; comparable to nearby cities with the exception of Whittier, which has 27.5 percent of all households as non-family. Additionally, female headed households with no spouse accounted for 19.2 percent of households in Pico Rivera, comparable to nearby cities, however about four percent higher than the County. **Figure 2-3** shows that senior headed households (65 years of age and above) account for 8.8 percent of Pico Rivera households. Similarly, just 8.1 percent of households in the City are male headed with no spouse present.

Table 2-9: Household Characteristics by City (2018)

Jurisdiction	Married-couple Family Households	% of Total Households	Female Household, No Spouse Present	% of Total Households	Non-Family Household	% of Total Households	Total Households
Whittier	13,709	49.7%	4,380	15.9%	7,591	27.5%	27,605
Pico Rivera	8,746	52.4%	3,206	19.2%	3,383	20.3%	16,681
Downey	16,872	50.8%	6,832	20.6%	6,950	20.9%	33,187
Montebello	8,700	45.2%	3,779	19.6%	4,687	24.3%	19,254
Los Angeles County	1,485,293	44.9%	496,573	15%	1,098,844	33.2%	3,306,109

Source: American Community Survey, 5-Year Estimates, 2018.

Figure 2-3: Pico Rivera Household Characteristics in Percent (2018)



Source: American Community Survey, 5-Year Estimates, 2018.



Table 2-10 displays the changes in household types experienced in Pico Rivera between 2010 and 2018 using ACS 2018 data. Over the eight-year period, the total number of households increased by 1.2 percent, about 200 total households. Married-couple family households experienced the largest change with a decrease of 3.2 percent. During this time period, both female and male households with no spouses increased to 19.2 percent and 8.1 percent respectively.

Household Types	2010	Percent	2015	Percent	2018	Percent
Married-couple Family Households	9,161	55.6%	8,652	52.1%	8,746	52.4%
Female Household, No Spouse Present	2,883	17.5%	3,122	18.8%	3,206	19.2%
Male Household, No Spouse Present	1,285	7.8%	1,528	9.2%	1,346	8.1%
Nonfamily Household	3,147	19.1%	3,305	19.9%	3,383	20.3%
TOTAL HOUSEHOLDS	16,477	100%	16,606	100%	16,681	100%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2018.

2. Household Size

Household size represents the most basic unit of demand for housing; it identifies the type and size of housing needed in a community. Household size is also an indicator of both population growth and household character. Average household size can be both a result and indicator of housing affordability and other household economic conditions and is important in understanding housing need by size and type of housing. For example, data reflecting household size in a community can help identify issues of overcrowding, which is a result of inadequate space for members of a household and considered a burden on a household. Therefore, city’s must analyze their average person per household size to appropriately respond to the type of housing needs in their community.

Table 2-11 identifies household size for the City of Pico Rivera, nearby cities and the county using ACS 2018 data. According to the table, the City of Pico Rivera had an average household size of 3.8 persons, in 2018; the largest when compared to surrounding cities and the County as a whole. Downey had the second largest household size, 3.4 persons per household, followed by Montebello and Whittier (3.3 and 3.1 respectively). Los Angeles County reports an average household size of 3 persons per home.

Jurisdiction	Average Persons per Household
Whittier	3.1
Pico Rivera	3.8
Downey	3.4
Montebello	3.3
Los Angeles County	3

Source: American Community Survey, 5-Year Estimates, 2018.



3. Household Income

Household income is directly connected to affordability. As household income increases, it is more likely that the household can afford market rate housing units, larger units and/or pursue ownership opportunities. However, as household income decreases, households tend to pay a disproportionate amount of their income for housing. This may contribute to overcrowding and substandard living conditions.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for the U.S. Department of Housing and Urban Development (HUD) provides detailed information on housing needs by income level for different types of households in Pico Rivera. The most recent available CHAS data for Pico Rivera was published in August 2020 and was based on 2006-2017 American Community Survey (ACS) data. The CHAS reports that only 44.3 percent of households in Pico Rivera earn a moderate or above moderate income; this data is shown in **Table 2-12**. The remaining population earns less than a low income and 17.2 percent, or 2,925 households, earn an extremely low income.

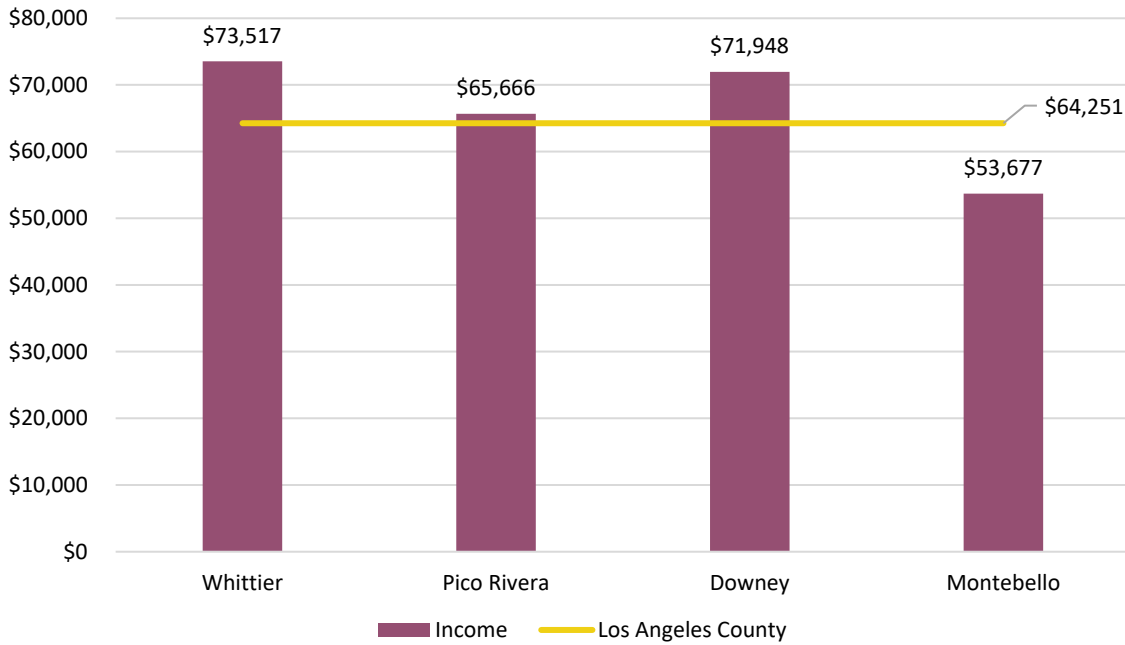
Income Category (% of County AMFI)	Households	Percent
Extremely Low (30% AMFI or less)	2,925	17.2%
Very Low (31 to 50% AMFI)	2,575	15.1%
Low (51 to 80% AMFI)	3,990	23.4%
Moderate or Above (over 80% AMFI)	7,535	44.3%
TOTAL	17,025	--

Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2013-2017.
Note: AMFI = Area Median Family Income, this is the median family income calculated by HUD for each city, to determine Fair Market Rents (FMRs) and income limits for HUD programs. AMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

While the majority of City residents are not categorized as moderate-income earners, the City as a whole reports a median household income above the County’s (**Figure 2-4**). This amounts to \$1,415 above the County’s median income and is greater than that of Montebello (\$53,677). Pico Rivera’s median household income is \$7,851 and \$6,282 less than Whittier and Downey respectively. Given the percentage of households under the low-income category and the greater average household size, Pico Rivera residents may not have as much flexibility in affording housing as residents of Whittier or Downey and must therefore be accounted for in the development of affordable housing.



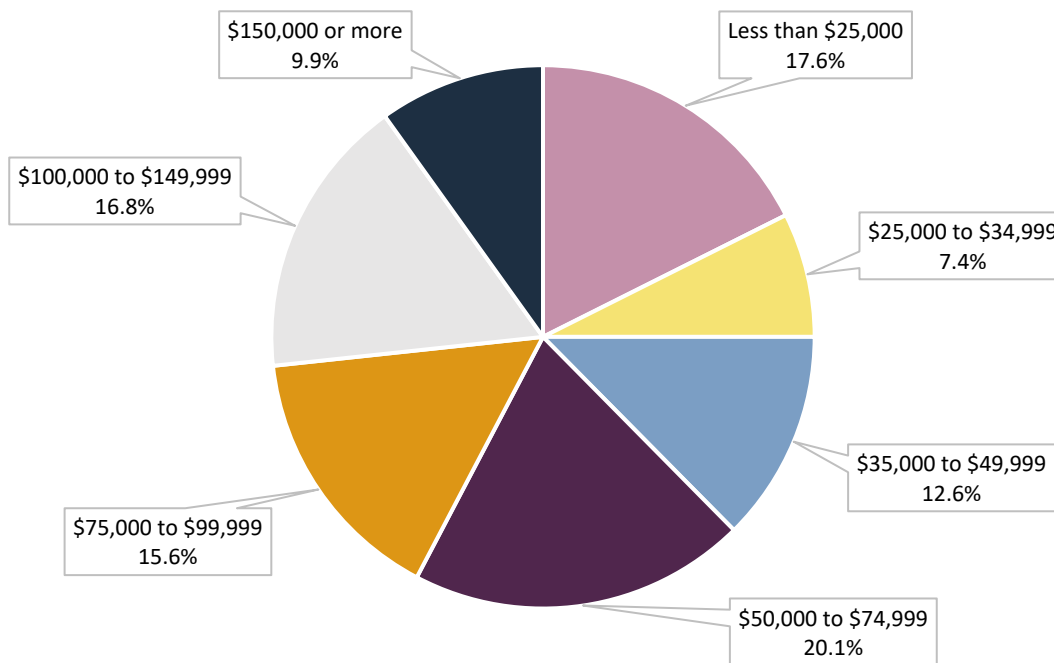
Figure 2-4: Median Household Income by City (2018)



Source: American Community Survey, 5-Year Estimates, 2018.

Figure 2-5 illustrates the breakdown of income by category in Pico Rivera. The pie graph shows that a slightly greater (1.7 percent) number of households earn an income above \$100,000 than those who earn under \$35,000. Households who earn between \$50,000 and \$74,999 represent the largest income category at 20.1 percent of total households in the City.

Figure 2-5: Pico Rivera Income Breakdown by Category



Source: American Community Survey, 5-Year Estimates, 2018.



D. Housing Problems

The Comprehensive Housing Affordability Strategy (CHAS) provides detailed information on housing needs, as mentioned earlier, and also on the livability of existing housing units. This is analyzed by comparing the number of households with housing problems based on tenure. Housing problems considered by CHAS included:

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

Table 2-13 display CHAS data for housing problems among owners and renters in Pico Rivera. According to the data, 40% percent of homeowners in Pico Rivera experienced a housing problem, while 65 percent of renters experienced a housing problem. Of all households in Pico Rivera, 49 percent (8,290 total households) experience at least one housing problem. The data shows that renters are disproportionately affected by housing problems of any kind within the City.

Severe housing problems include incomplete kitchen and/or plumbing facilities, more than 1.5 persons per room, and a cost burden greater than 50 percent. About 24 percent of homeowners live with at least one of these problems, while 43 percent of renters experienced at least one severe housing problem. Overall, 31 percent of all households in Pico Rivera experienced at least one severe housing problem, while 68 percent had no severe housing problems. Housing problems of any kind, and specifically severe housing problems, affect a household’s safety, access to important household amenities, and overall quality of life.

Housing Problem Overview*	Owner	% of Owner HH	Renter	% of Renter HH	Total	% of total HH
Household has at least 1 of 4 Housing Problems	4,590	40%	3,700	65%	8,290	49%
Household has none of 4 Housing Problems	6,665	59%	1,850	33%	8,515	50%
Cost Burden not available, no other problems	120	1%	95	2%	215	1%
TOTAL	11,380	100%	5,650	100%	17,025	100%
Severe Housing Problem Overview**	Owner	% of Owner HH	Renter	% of Renter HH	Total	% of total HH
Household has at least 1 of 4 Severe Housing Problems	2,770	24%	2,455	43%	5,225	31%
Household has none of 4 Severe Housing Problems	8,485	75%	3,100	55%	11,585	68%
Cost Burden not available, no other problems	120	1%	95	2%	215	1%
TOTAL	11,380	100%	5,650	100%	17,025	100%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.

Note: “% of total HH”= Percent of total Households in the City of Pico Rivera



Table 2-13: Housing Assistance Needs of Lower Income Households

* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

1. Overcrowding

A combination of low incomes and high housing costs forces households to live in overcrowded conditions. "Overcrowding" is generally defined as a housing unit occupied by more than one person per room in a house (including living room and dining rooms, but excluding hallways, kitchen, and bathrooms).

Overcrowded and severely overcrowded households can lead to neighborhood deterioration due to the intensive use of individual housing units leading to excessive wear and tear, and the potential cumulative overburdening of community infrastructure and service capacity.

As displayed in Table 2-14, owner-occupied units and renter-occupied units both show about 7 percent rate of overcrowding, totaling 14.5 percent of all households. At 10.4 percent, more households experienced overcrowding of 1 to 1.5 persons per room in Pico Rivera.

Table 2-14: Overcrowding by Tenure in Pico Rivera

Table with 7 columns: Tenure, Overcrowded Housing Units (1.0 to 1.50 persons/room) [Count, Percent of Total Occupied Housing Units], Severely Overcrowded Housing Units (>1.51 persons/room) [Count, Percent of Total Occupied Housing Units], Total Overcrowded Occupied Housing Units [Count, Percent of Total Occupied Housing Units]. Rows include Owner Occupied, Renter Occupied, and TOTAL.

Source: American Community Survey, 5-Year Estimates, 2018.

Approximately 7.4 percent of the total renter-occupied housing units within Pico Rivera are either overcrowded or severely overcrowded, as shown in Table 2-15. Overcrowding is typically more common amongst renter-occupier households but considering the above average household size (Table 2-11) and high homeownership (Table 2-13) for Pico Rivera, these percentages make sense.



percent of their total housing units are owner-occupied. **Table 2-16** shows that Pico Rivera has the greatest percentage of overcrowding in the area at 14.5 percent.

Table 2-15: Overcrowded Housing Units by Tenure

Jurisdiction	Owner Occupied Overcrowded Units (>1.0 persons/room)		Renter Occupied Overcrowded Units (>1.0 persons/room)	
	Count	Percent of Total Overcrowded Units	Count	Percent of Total Overcrowded Units
Whittier	429	19.2%	1804	80.8%
Pico Rivera	1192	49.1%	1234	50.9%
Downey	1105	28.3%	2795	71.7%
Montebello	414	17.4%	1970	82.6%
Los Angeles County	84471	22.3%	293815	77.7%

Source: American Community Survey, 5-Year Estimates, 2018.

Table 2-16: Overcrowded Housing Units by City

Jurisdiction	Total Overcrowded Units	Percent
Whittier	2,233	8.1%
Pico Rivera	2,426	14.5%
Downey	3,900	11.8%
Montebello	2,384	12.4%
Los Angeles County	378,286	11.4%

Source: American Community Survey, 5-Year Estimates, 2018.

2. Overpayment (Cost Burden) In Relationship to Income

Affordability is a primary concern for people when looking for housing. State and federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Overpayment for housing can cause an imbalance on the remainder of a household’s budget. Measuring overpayment for housing in a community identifies what sectors of a community are incurring cost burdens, as well as a city’s overall demand for housing. For example, a community where cost burden is a substantial housing problem among both homeowners and renter may signify high demand for housing. An adequate supply of housing in a community is often reflected in the affordability of housing to renters and homeowners.

As shown in **Table 2-17**, renters in Pico Rivera are more likely to experience cost burden than homeowners. Over half of renters in the City experience a housing cost burden greater than 30 percent (52.5 percent) and a quarter experience a cost burden exceeding 50 percent (24.4 percent). **Table 2-17** shows that for renters as income decreases, the number of households with a cost burden increases – about 0 percent of renters with an above moderate-income experience any cost burden while 35 percent of extremely low-income, renter households have some cost burden. Almost half of homeowners in Pico Rivera experience a cost burden (47 percent) with 32.5 percent experiencing a cost burden over 30 percent and 14.5 percent experiencing a cost burden over 50 percent. About 10.6 percent of homeowners with a 30 percent or more cost burden are low-income households and 15 percent are very and extremely low-income households.



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Table 2-17: Summary of Housing Overpayment

Income by Cost Burden*	Owner				Renter			
	Cost Burden > 30%	% of Owner HH	Cost Burden > 50%	% of Owner HH	Cost Burden > 30%	% of Renter HH	Cost Burden > 50%	% of Renter HH
Household Income is less-than or = 30%	885	7.8%	710	6.2%	1,120	19.8%	860	15.2%
Household Income >30% to less-than or = 50% AMFI	820	7.2%	555	4.9%	975	17.3%	475	8.4%
Household Income >50% to less-than or = 80% AMFI	1,210	10.6%	360	3.2%	695	12.3%	45	0.8%
Household Income >80% to less-than or = 100% AMFI	385	3.4%	20	0.2%	165	2.9%	0	0.0%
Household Income >100% AMFI	395	3.5%	0	0.0%	10	0.2%	0	0.0%
TOTAL	3,695	32.5%	1,645	14.5%	2,965	52.5%	1,380	24.4%

Source: Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.

* Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

Note: AMFI = Area Median Family Income, this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. AMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.



E. Special Needs Groups

State law recognizes that certain households may have more difficulty in finding adequate and affordable housing due to special circumstances. Special needs populations include seniors, persons with disabilities, female-headed households, large households, and farm workers. In addition, many often have lower incomes because of their conditions.

Special circumstances may be related to one’s employment and income, family characteristics, disability and household characteristics, or other factors. Consequently, certain residents in Pico Rivera may experience higher incidences of housing overpayment (cost burden), overcrowding, or other housing problems. The special needs groups analyzed in the Housing Element include the elderly, persons with disabilities, homeless people, single parents, large households, and farmworkers (Table 2-19). Many of these groups overlap, for example elderly people may also have a disability of some type. The majority of these special needs groups could be assisted by an increase in affordable housing.

Table 2-18: Special Needs Groups

Special Needs Groups	Total Number	Percent of Total Population	Percent of Total Households
Senior Headed Households (65 years and over)	4,579 households	--	27.5%
Seniors (65 years and over)	9,137 people	14.4%	--
Seniors Living Alone	1,465 people	--	8.8%
Persons with Disabilities	6,061 people	9.6%	
Large Households (5 or more persons per household)	4,157 households	--	24.9%
Single-Parent Households	1,444 households	--	8.7%
Single-Parent, Female Headed Households with Children (under 18 years)	1,109 households	--	6.6%
People Living in Poverty	6,257 people	10%	--
Farmworkers	111 people	--	0.2%
Students*	14,673 people	23%	--
Homeless	170 people	--	0.3%
*3 years and over enrolled in school. Source: American Community Survey, 5-Year Estimates, 2018. Orange County Point in Time County /homeless Count, 2020.			



1. Seniors

The senior population, which is generally defined as those over 65 years of age, has several concerns: limited and fixed incomes, high health care costs, higher incidence of mobility and self-care limitations, transit dependency, and living alone. Specific housing needs of the senior population include affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that includes a planned service component.

Pico Rivera has the second largest percentage of seniors compared to nearby jurisdictions, 14.4 percent which is just below Montebello (15 percent), as shown in **Table 2-19**. The City of Whittier has a similar population of persons aged 65 and above, 14.1 percent followed by Downey with just 11.5 percent. Los Angeles County reports senior population of 12.9 percent, or 1.5 percent below that of Pico Rivera.

In addition to population representation, **Table 2-19** shows household tenure for householders over the age of 65 years. At 23.5 percent, Pico Rivera has the largest percentage of senior households owning the home they live in. In comparison, senior renters represent the lowest percentage compared to neighboring communities.

Table 2-19: Household Tenure and Population Count of Persons Age 65 and Over by City				
Jurisdiction	Owner Households	Renter Households	Total Population Count	Percent of Total Population
Whittier	17.2%	6.8%	12,174	14.1%
Pico Rivera	23.5%	4.9%	9,137	14.4%
Downey	14.6%	5.6%	12,967	11.5%
Montebello	17.0%	9.7%	9,451	15%
Los Angeles County	14.3%	7.9%	1,299,277	12.9%

Source: American Community Survey, 5-Year Estimates, 2018 and 2019.

In addition to overpayment problems faced by seniors due to their relatively fixed incomes, many seniors are faced with various disabilities. In 2018, the American Community Survey reported 3,001 seniors with disabilities in Pico Rivera (**Table 2-20**). Among these disabilities, the most common were ambulatory disabilities, independent living disabilities and hearing disabilities.

2. Persons with Physical and Developmental Disabilities

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

Although no current comparisons of disability with income, household size, or race/ethnicity are available, it is reasonable to assume that a substantial portion of persons with disabilities would have annual incomes within Federal and State income limits, especially those households not in the labor force. Furthermore, many lower income persons with disabilities are likely to require housing assistance and services. Housing needs for disabled persons are further compounded by design issues and location factors, which can often



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be costly. For example, special needs of households with wheelchair-bound or semi-ambulatory individuals may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, elevators, and other interior and exterior design features.

The 2017 ACS identifies six disability types: hearing disability, vision disability, cognitive disability, ambulatory disability, self-care disability and independent living disability. The Census and the ACS provide clarifying questions to determine persons with disabilities and differentiate disabilities within the population. The ACS defines a disability as a report of one of the six disabilities identified by the following questions:

- Hearing Disability: Is this person deaf or does he/she have serious difficulty hearing?
- Visual Disability: Is this person blind or do they have serious difficulty seeing even when wearing glasses?
- Cognitive Difficulty: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- Ambulatory Difficulty: Does this person have serious difficulty walking or climbing stairs?
- Independent Living Difficulty: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor’s office or shopping?

Table 2-20: Disability Status (2018)

Disability Type	Under 18 with a Disability	18 to 64 with a Disability	65 years and Over with a Disability	Total*	Percent of Population with Disability	Percent of Total Population
Population with a Hearing Difficulty	47	530	931	1,508	24.9%	2.4%
Population with a Vision Difficulty	129	524	709	1,362	22.5%	2.2%
Population with a Cognitive Difficulty	324	1,006	644	1,974	32.6%	3.1%
Population with an Ambulatory Difficulty	83	1,188	2,152	3,423	56.5%	5.4%
Population with a Self-care Difficulty	168	660	658	1,486	24.5%	2.4%
Population with an independent Living Difficulty	--	1,177	1,363	2,540	41.9%	4.0%
TOTAL	424	2,636	3,001	6,061	100.0%	9.6%

Source: American Community Survey, 5-Year Estimates, 2018.
**This number may double count as some persons report having one or more disabilities*

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

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;



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

According to the Eastern Los Angeles Regional Center (ELARC) *Total Annual Expenditures and Authorized Services* Report for the 2019-2020 fiscal year, a total of 14,004 individuals received services. The ELARC is a private, non-profit organization under contract to the California Department of Developmental Services (DDS) which coordinates and provides community-based services to people with developmental disabilities regardless of citizenship and legal status. Of the 14,004 individuals who received services between 2019 and 2020, the greatest number of them were diagnosed with Autism (40.3 percent). The remaining individuals received care for an intellectual disability (33.8 percent), Cerebral Palsy (1.4 percent), Epilepsy (0.9 percent), a Category 5 disability (2.2 percent), and 21.5 percent received services for an “other” disability. A total of 70 percent of those helped reported their ethnicity as Hispanic or Latino. Just under 10 percent reported their race as White, 13 percent reported Asian, 1.4 percent reported Black or African American, and 6.1 percent reported “other”. Almost half of those who received services were between the ages of 3 to 21, about 34 percent were 22 years of age or older, and 17.7 percent were 2 years old or younger. The large majority of those helped reported living at the home of their parent(s) or guardian(s) (88.7 percent).

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

There are several housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 (veterans) homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating ‘barrier-free’ design in all, new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

3. Large Households

Large households are defined as those consisting of five or more members. These households comprise a special need group because cities may have a limited supply of adequately sized and affordable housing units. To save for other necessities such as food, clothing and medical care, it is common for lower income



large households to reside in smaller units with inadequate number of bedrooms, which frequently results in overcrowding and can contribute to fast rates of deterioration.

Securing housing large enough to accommodate all members of a household is more challenging for renters, because multi-family rental units are typically physically smaller than single-family ownership units. While apartment complexes offering two and three bedrooms are common, apartments with four or more bedrooms are rare. It is more likely that large households will experience overcrowding in comparison to smaller households. Additionally, throughout the region, single-family homes with higher bedroom counts, whether rental or ownership units, are rarely affordable to lower income households.

Large households in Pico Rivera represent a quarter of all households (24.9 percent), as broken down in **Table 2-21**. Throughout the City, 5-person households are the most common large household types (12.5 percent). About 26 percent and 22.6 percent of owner and renter households (respectively) have large households with 5 or more persons per household.

Table 2-21: Large Households by Tenure in Pico Rivera (2018)

Household Size	Owner		Renter		Total	
	Count	Percent of Owner HH	Count	Percent of Renter HH	Count	Percent of Total HH
5-Person Household	1,443	12.9%	640	11.7%	2,083	12.5%
6-person household	715	6.4%	322	5.9%	1,037	6.2%
7-or-more person Households	763	6.8%	274	5%	1,037	6.2%
TOTAL LARGE HOUSEHOLDS	2,921	26%	1,236	22.6%	4,157	24.9%

Source: American Community Survey, 5-Year Estimates, 2018.

4. Single-Parent Households

Single-parent households often require special consideration and assistance due to their greater need for affordable and accessible day care, health care, and other supportive services. Many female-headed households with children are susceptible to having lower incomes than similar two-parent households. Single, female mothers often face social marginalization pressures that often limit their occupational choices and income earning potential, housing options and access to supportive services.

Table 2-22 displays the data for single parent households in Pico Rivera as compared to Los Angeles County using ACS 2018 data. Single-parent households make up 10.9 percent of all households in Pico Rivera, this is 3.1 percent below the single-parent amount of Los Angeles (14 percent). In Pico Rivera 76.8 percent of single-parent households are female households and 23.2 percent are male households. Of the City’s single-parent total, 32.8 percent are living in poverty; this is 6.5 percent below the County’s percentage. Pico Rivera has 5 percent less single-parent male households and 5 percent more single-parent female households than Los Angeles County.



Table 2-22: Single Parent Households

Jurisdiction	Single Parent-Male, No Spouse Present		Single Parent-Female, No Spouse Present		Single Parent Households Living in Poverty		Single Parent Households	Percent of Total Households
	Count	% of Single Parent HH	Count	% of Single Parent HH	Count	% of Single Parent HH	Count	Percent
Pico Rivera	335	23.2%	1,109	76.8%	474	32.8%	1,444	10.9%
Los Angeles County	87,646	28.3%	221,777	71.7%	121,525	39.3%	309,423	14%

Source: American Community Survey, 5-Year Estimates, 2018.

5. Farmworkers

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

The United States Department of Agriculture, National Agriculture Statistics provides data on hired farm labor across the United States. The data is compiled at both a State and County level. Within Los Angeles County, a total of 413 farms employed 3,266 workers in 2017. Permanent workers are those who have worked 150 days or more in a year, while seasonal workers are those who have worked less than 150 days. In 2017, L.A. County reported 1,749 permanent workers and 1,517 seasonal workers. There were 395 migrant workers and 822 unpaid workers reported in 2017.

The 2018 ACS 5-Year Estimates reports that the median earnings for those employed in the agriculture, forestry, fishing, hunting, and mining industry in Pico Rivera is \$25,781. This falls below 50 percent of the median income for Los Angeles County and is considered a very-low income (40 percent).

6. Extremely Low-income Households and Poverty Status

The 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) indicates that there are approximately 3,990 low-income households and 2,575 very low-income households in Pico Rivera. Very low-income households are those households that earn 50 percent or less of the area median family income (AMFI) for Los Angeles County. Extremely low-income households are those which earn less than 30 percent of the AMFI. There are approximately 2,920 extremely low-income households in Pico Rivera, including renters and homeowners. **Table 2-23** includes data characterizing affordability and cost burden for various income groups.

As the table shows, extremely low-income renters are disproportionately affected by housing problems than homeowners. About 20.4 percent of renters who experience a cost burden earn an annual income of 30 percent or below the Area Median Family Income (AMFI). In contrast, 7.7 percent of homeowners with 30 percent of the AMFI have cost burdens.



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Table 2-23: Housing Problems for All Households by Income Category

Income Category	Owner					
	Household has at least 1 of 4 Housing Problems	% of Owner HH	Household has none of 4 Housing Problems	% of Owner HH	Cost Burden not available, no other Housing Problem	% of Owner HH
Household Income is less-than or = 30%	880	7.7%	485	4.3%	120	1.1%
Household Income >30% to less-than or = 50% AMFI	880	7.7%	520	4.6%	0	0%
Household Income >50% to less-than or = 80% AMFI	1,445	12.7%	1,300	11.4%	0	0%
Household Income >80% to less-than or = 100% AMFI	625	5.5%	880	7.7%	0	0%
Household Income >100% AMFI	755	6.6%	3,480	30.6%	0	0%
TOTAL	4,590	40.3%	6,665	58.6%	120	1.1%
Income Category	Renter					
	Household has at least 1 of 4 Housing Problems	% of Renter HH	Household has none of 4 Housing Problems	% of Renter HH	Cost Burden not available, no other Housing Problem	% of Renter HH
Household Income is less-than or = 30%	1,155	20.4%	185	3.3%	95	1.7%
Household Income >30% to less-than or = 50% AMFI	1,105	19.6%	70	1.2%	0	0%
Household Income >50% to less-than or = 80% AMFI	900	15.9%	345	6.1%	0	0%
Household Income >80% to less-than or = 100% AMFI	350	6.2%	465	8.2%	0	0%
Household Income >100% AMFI	195	3.5%	790	14%	0	0%
TOTAL	3,700	65.5%	1,850	32.7%	95	1.7%
TOTAL HOUSEHOLDS (Owner and Renter)	8,290	48.7%	8,515	50%	215	1.3%

Source: Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2013-2017.

* The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.

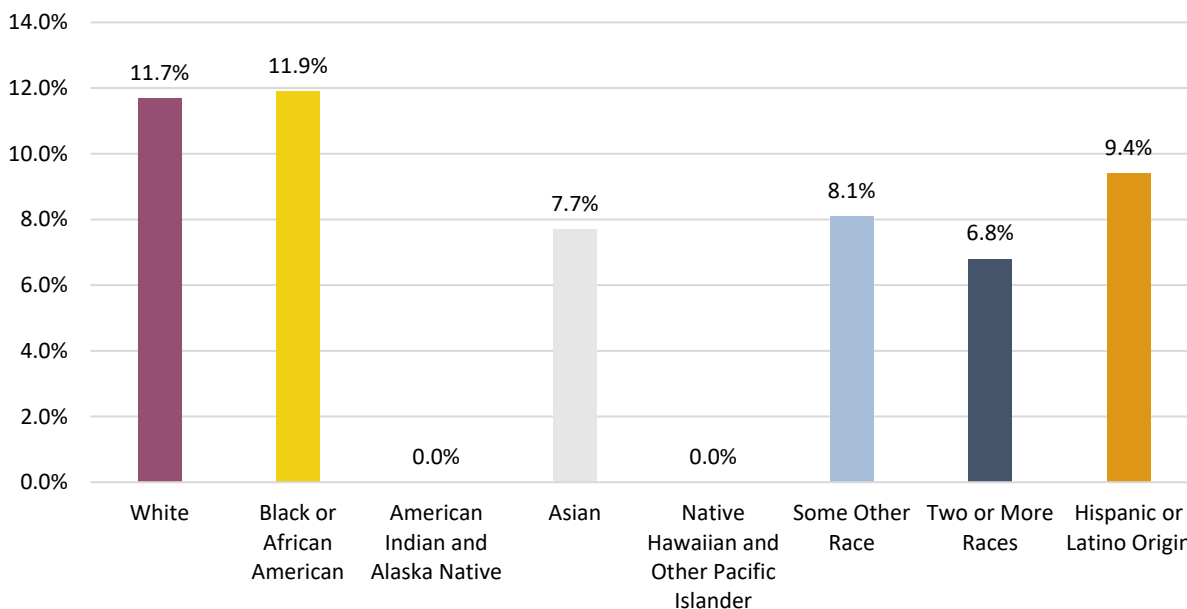
** The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

Note: AMFI = Area Median Family Income, this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. AMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.



Figure 2-6 shows that the population which identifies as Black/African American in Pico Rivera experienced the highest levels of poverty in 2018 (11.9 percent). The Black population reports the greatest percentage of poverty despite representing one of the lowest percentages of the Pico Rivera population (0.8 percent as shown in Figure 2-2). Additionally, the population that identified as White was the second largest subgroup to experience poverty in 2018 at 11.7 percent of the overall White population. 9.4 percent of persons who identified as Hispanic or Latino of any race reported to be living in poverty in 2018, as well as 8.1 percent of person who reported Some Other Race and 6.8 percent of persons who reported Two or More Races. Both the American Indian/Alaska Native and Native Hawaiian/other Pacific Islander populations report no poverty; these population groups are the smallest in the City with only 0.7 percent and 0.1 percent representation (respectively). Overall, Poverty levels were more highly reported in populations of color, such as the Black and Hispanic or Latino populations.

Figure 2-6: Percent below Poverty Level by Race and Ethnicity (2018)



Source: American Community Survey, 5-Year Estimates, 2018.

7. Homeless

Throughout the country and Los Angeles region, homelessness has become an increasingly important issue. Factors contributing to the rise in homelessness include, increased unemployment and underemployment, a lack of housing affordable to lower and moderate-income persons (especially extremely low-income households), reductions in public subsidies to the poor, and the de-institutionalization of the mentally ill.

State law mandates that cities address the special needs of homeless persons within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD) has recently been updated, the following list the updated descriptions for homeless and the changes in the definition from HUD:

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are



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exiting an institution where they resided for up to 90 days (it was previously 30 days) and were in a shelter or a place not meant for human habitation immediately prior to entering that institution.

- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.
- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

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

The Point in Time Count is conducted by Los Angeles County in accordance with the U.S. Department of Housing and Urban Development (HUD) guidelines to provide information on where homeless individuals are in the County. Thousands of volunteers across the County counted 66,436 individuals experiencing homelessness in January 2020; of those, 48,041 were unsheltered and 18,395 were sheltered. The individual counts per cities are shown in **Table 2-24**. Pico Rivera and its surrounding cities have very low and similar counts of persons experiencing homelessness as part of the County’s total. A total of 170 persons experience homelessness in Pico Rivera in 2020. All of homeless individuals in Pico Rivera are unsheltered. Similarly a majority of persons experiencing homelessness in surrounding cities were unsheltered.

Jurisdiction	Unsheltered	Sheltered	Total	% of County
Whittier	183	47	230	0.3%
Pico Rivera	170	0	170	0.3%
Downey	231	27	258	0.4%
Montebello	170	0	170	0.3%
Los Angeles County	48,041	18,395	66,436	100%

Source: Orange County Point in Time Count, Everyone Counts Report 2020.



8. Students

The need for student housing is another factor affecting housing demand. The 2018 ACS reports 14,673 total students enrolled in school over the 3 years of age. Of this amount, 4,154 are college or graduate school students. Student housing often only produces a temporary housing need based on the duration of the educational institution enrolled in. The impact upon housing demand is critical in areas that surround universities and colleges. While Pico Rivera may not have a university or college located in the City, students from nearby schools could reside in the City. While college and university students often reside with their parents, some students reside in Pico Rivera in their own independent housing. Students living independently have varied needs and may live on fixed incomes; they often seek shared housing situations to decrease expenses and can be assisted through roommate referral services offered on and off campus.

A report by the California Community College Chancellor’s Office identified a recent study of 70 community colleges found that 56 percent of students were food insecure, and nearly half were either experiencing housing insecurity (35 percent) or homelessness (14 percent).³ Student’s often require affordable rental housing; the City of Pico Rivera recognizes that affordability and availability of housing may provide a burden on students in the City.

F. Housing Stock Characteristics

The characteristics of the housing stock, including growth, type, availability and tenure, age and condition, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of Pico Rivera to identify how well the current housing stock meets the needs of its current and future residents.

1. Housing Growth

According to the American Community Survey, Pico Rivera’s housing stock was estimated to grow by 244 units between 2010 and 2015, as shown in **Table 2-25**. From 2015 to 2018 Pico Rivera’s housing stock was estimated to moderately increase by less than one percent. Montebello was estimated to experience the largest growth in housing stock in the region from 2010 to 2015 (7.1 percent) which was estimated to decrease about 4 percent through 2018. Overall, the County of Los Angeles was estimated to increase moderately from 2010 to 2018. Housing stock considerations made in the section are estimates determined by the ACS data, which is benchmarked on the most recent census data and therefore, not exact. And further discussion of housing resources and development is outlined in Section 3. Housing Constraints and Resources.

³ California Community Colleges, Chancellor’s Office, Basic Needs Survey report, 2018.



Table 2-25: Housing Unit Growth Trends (2010 – 2018)

Jurisdiction	2010	2015	2018	Percent Change 2010 to 2015	Percent Change 2015 to 2018
Whittier	28,670	28,905	28,628	0.8%	-1%
Pico Rivera	17,000	17,221	17,244	1.3%	0.1%
Downey	34,836	34,133	34,473	-2%	1%
Montebello	19,980	21,408	20,444	7.1%	-4.5%
Los Angeles County	3,425,736	3,476,718	3,524,321	1.5%	1.4%

Source: American Community Survey, 5-Year Estimates, 2010, 2015, and 2018.

2. Housing Type

Table 2-26 shows a breakdown of housing units by type in Pico Rivera in comparison to the County. The City has very distinctive differences with Los Angeles County amongst single-family detached homes and multi-family units. Over 75 percent of Pico Rivera housing units are single-family detached units, specifically 13,130 units, while the County reports 48.9 percent. Approximately 16.7 percent of housing in Pico Rivera are multi-family units, while in L.A. County multi-family units represent 42.9 percent of the housing stock. Single-family attached units and mobile homes also represent smaller percentages in Pico Rivera than in the County.

Table 2-26: Total Housing Units by Type

Jurisdiction	Single- Family Detached		Single-Family Attached		Multi-Family		Mobile Homes	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Pico Rivera	13,130	76.1%	824	4.8%	2,904	16.7%	386	2.2%
Los Angeles County	1,724,098	48.9%	227,623	6.5%	1,513,962	42.9%	56,280	1.6%

Source: American Community Survey, 5-Year Estimates, 2018.

3. Housing Availability and Tenure

Housing tenure and vacancy rates generally influence the supply and cost of housing. Housing tenure defines if a unit is owner-occupied or renter occupied. Tenure is an important market characteristic as it relates to the availability of housing product types and length of tenure. The tenure characteristics in a community can indicate several aspects of the housing market, such as affordability, household stability, and availability of unit types, among others. In many communities, tenure distribution generally correlates with household income, composition and age of the householder.

In 2018, homeowners predominantly occupied single-family detached units (93.4 percent) as provided in **Table 2-27**. Renters are almost evenly distributed between single-family detached housing units and multi-family housing units (42.5 percent and 47 percent respectively).



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Tenure	Single-Family Detached	Single-Family Attached	Multi-Family	Mobile Homes
Owner Occupied	93.4%	3.2%	1.4%	2%
Renter Occupied	42.5%	7.6%	47%	2.9%

Source: American Community Survey, 5-Year Estimates, 2018.

Table 2-28 identifies housing trends and potential housing needs by comparing average household sizes and tenure amongst Pico Rivera and surrounding cities. The table shows that Pico Rivera has the largest average household sizes compared to the surrounding cities for both owner-occupied and renter-occupied households. Owner-occupied households represent 67.3 percent of all households in Pico Rivera; the neighboring cities report percentages between 43 percent and 59 percent. Los Angeles County has 21.5 percent less owner households than Pico Rivera. Furthermore, renter-occupied households in Pico Rivera are the smallest in the area. Montebello has the highest percentage with 56.7 of renter households.

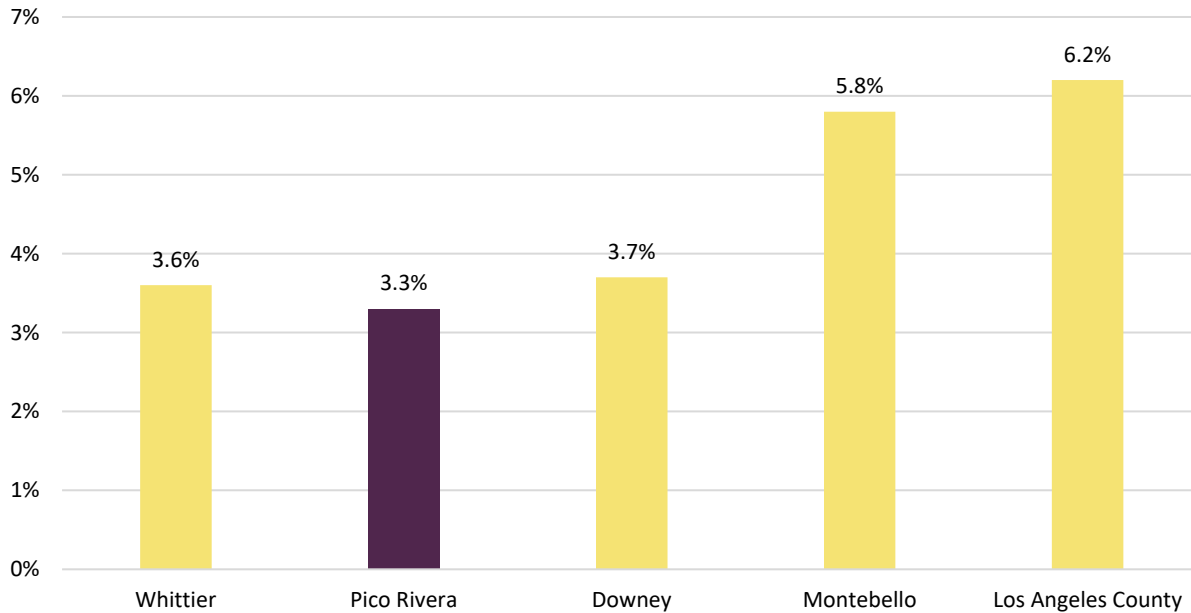
Jurisdiction	Owner Occupied Households (% of Total Households)	Average Owner Household Size	Renter Occupied Households (% of Total Households)	Average Renter Household Size
Whittier	56.9%	3.2	43.1%	2.9
Pico Rivera	67.3%	4	32.7%	3.4
Downey	50.6%	3.6	49.4%	3.2
Montebello	43.3%	3.2	56.7%	3.3
Los Angeles County	45.8%	3.2	54.2%	2.8

Source: American Community Survey, 5-Year Estimates, 2018.

Vacancy rates are an important housing indicator because they identify the degree of housing choice available in a community. High vacancy rates indicate low demand and/or high supply conditions in the housing market. Too high of a vacancy rate can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Too low of a vacancy rate can force prices up making it more difficult for lower and moderate-income households to find housing. Vacancy rates of between two to three percent are usually considered healthy for single-family or ownership housing, and rates of five to six percent are usually considered healthy for multi-family or rental housing. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.



Figure 2-7: Vacancy Rates by City (2018)



Source: American Community Survey, 5-Year Estimates, 2018.

Figure 2-7 illustrates the differences in vacancies in the area and shows that Pico Rivera has the lowest vacancy rate of the nearby cities at 3.8 percent. Los Angeles County reports the largest vacancy rate with 6.2 percent; Montebello also has a highest vacancy rate for the area with 5.8 percent. Of the vacancies in Pico Rivera, Table 2-29 shows that most remain vacant for seasonal, recreational or occasional use (143 units or 25 percent of vacancies). Seasonal or recreational use may be secondary vacation homes or home listed as vacation rentals; seasonal use means that a unit does not have a permanent tenant. An estimated 183 units remain vacant as the units are on the market to be sold or rented. In total, 563 housing units are reported vacant in 2018.

Type of Housing	Estimate
For rent	117
Rented, not occupied	0
For sale only	66
Sold, not occupied	54
For seasonal, recreational or occasional use	143
Other vacant	183
TOTAL	563

Source: American Community Survey, 5-Year Estimates, 2018.



4. Housing Age and Condition

Housing age can be an important indicator of housing condition within a community. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs.

In Pico Rivera, half of the housing stock was built in nine years between 1950 and 1959 (Figure 2-8). The City was incorporated in 1958, which may be a contributing factor to this development boom. Since 1959 development has dramatically slowed and only 2.5 percent, or 431 units, of the housing stock was added after 2000.

Figure 2-8: Housing Stock Age



Source: American Community Survey, 5-Year Estimates, 2018.

5. Housing Costs and Affordability

Housing costs reflect the supply and demand of housing in a community. This section summarizes the cost and affordability of the housing stock to the City of Pico Rivera residents. The median cost of housing in Pico Rivera is \$415,100, as provided in Table 2-30. This is the lowest housing value of the nearby cities and \$119,300 below the County median. Of the neighboring cities, Whittier has the largest median home value at \$528,400, followed by Downey with \$525,500.

Jurisdiction	Median Home Value
Whittier	\$528,400
Pico Rivera	\$415,100
Downey	\$525,500
Montebello	\$466,700
Los Angeles County	\$534,400

Source: American Community Survey, 5-Year Estimates, 2018.



Table 2-31 outlines the average monthly price of rent in Pico Rivera and how it has changed between 2017 and 2020 depending on the number of bedrooms per unit. This data is provided by the Zillow Rent Index Report for Pico Rivera – the report does not include data on 1-bedroom units. However, data for 2-bedroom and 3-bedroom units shows a consistent increase in price between 2017 and 2020. The 2-bedroom units experienced a rent increase of 10.1 percent and the price of 3-bedroom units rose by 8.2 percent.

Unit Type	January 2017	January 2018	January 2019	January 2020	% Change 2017-2020
1 Bedroom	--	--	--	--	--
2 bedrooms	\$2,019	\$2,058	\$2,150	\$2,223	10.1%
3 Bedrooms	\$2,342	\$2,374	\$2,419	\$2,534	8.2%

Source: Zillow Rent Index Report 2020

Housing affordability can be determined by comparing the cost of renting or owning a home with the maximum affordable housing costs for households at different income levels. Together, the information can determine who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and/or overpayment.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household’s eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits, based on the Area Median Family Income (AMFI), which can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. The maximum affordable home and rental prices for residents in Los Angeles County are shown in Table 2-32 and Table 2-33.

The data shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment). This amount can be compared to current housing asking prices (Table 2-30) and market rental rates (Table 2-31) to determine what types of housing opportunities a household can afford.

Extremely Low-Income Households

Extremely low-income households earn less than 30 percent of the County AMFI – up to \$23,700 for a one-person household and up to \$36,550 for a five-person household in 2020. Extremely low-income households cannot afford market-rate rental or ownership housing in Pico Rivera without assuming a substantial cost burden.

Very Low-Income Households

Very low-income households earn between 31 percent and 50 percent of the County AMFI – up to \$39,450 for a one-person household and up to \$60,850 for a five-person household in 2020. A very low-income household can generally afford homes priced between \$149,600 and \$218,300, adjusting for household size. A very low-income household at the maximum income limit can afford to pay approximately \$986 to



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\$1,521 in monthly rent, depending on household size. Given the higher cost of housing in Pico Rivera, persons or households of very low-income could not afford to rent or purchase a home in the City.

Low-Income Households

Low-income households earn between 51 percent and 80 percent of the County's AMFI - up to \$63,100 for a one-person household and up to \$97,350 for a five-person household in 2020. The affordable home price for a low-income household at the maximum income limit ranges from \$260,000 to \$388,500. Based on the asking prices of homes for sale in 2020 (**Table 2-30**), ownership housing would not be affordable to low-income households. A one-person low-income household could afford to pay up to \$1,578 in rent per month and a five-person low-income household could afford to pay as much as \$2,434. Low-income households in Pico Rivera would not be able to find adequately sized affordable apartment units (**Table 2-31**).

Moderate Income Households

Persons and households of moderate income earn between 81 percent and 120 percent of the County's AMFI – up to \$100,150, depending on household size in 2020. The maximum affordable home price for a moderate-income household is \$268,300 for a one-person household and \$401,500 for a five-person family. Moderate income households in Pico Rivera would not be able to purchase a home in the City. The maximum affordable rent payment for moderate income households is between \$1,623 and \$2,504 per month. Moderate income households would not be able to afford rent in the City.



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Table 2-32: Affordable Housing Costs in Los Angeles County (2020)

Annual Income	Mortgage	Utilities ¹	Tax and Insurance	Total Affordable Monthly Housing Cost	Affordable Purchase Price	
Extremely Low-income (30% of AMFI)						
1-Person	\$23,700	\$349	\$155	\$89	\$593	\$76,500
2-Person	\$27,050	\$402	\$173	\$101	\$676	\$88,000
3-Person	\$30,450	\$437	\$210	\$114	\$761	\$95,800
4-Person	\$33,800	\$461	\$257	\$127	\$845	\$101,000
5-Person	\$36,550	\$480	\$297	\$137	\$914	\$105,200
Very Low-Income (50% of AMFI)						
1-Person	\$39,450	\$683	\$155	\$148	\$986	\$149,600
2-Person	\$45,050	\$784	\$173	\$169	\$1,126	\$171,800
3-Person	\$50,700	\$867	\$210	\$190	\$1,268	\$190,000
4-Person	\$56,300	\$939	\$257	\$211	\$1,408	\$205,800
5-Person	\$60,850	\$996	\$297	\$228	\$1,521	\$218,300
Low-income (80% AMFI)						
1-Person	\$63,100	\$1,186	\$155	\$237	\$1,578	\$260,000
2-Person	\$72,100	\$1,359	\$173	\$270	\$1,803	\$297,800
3-Person	\$81,100	\$1,513	\$210	\$304	\$2,028	\$331,700
4-Person	\$90,100	\$1,658	\$257	\$338	\$2,253	\$363,500
5-Person	\$97,350	\$1,772	\$297	\$365	\$2,434	\$388,500
Moderate Income (120% AMFI)						
1-Person	\$64,900	\$1,224	\$155	\$243	\$1,623	\$268,300
2-Person	\$74,200	\$1,404	\$173	\$278	\$1,855	\$307,800
3-Person	\$83,500	\$1,564	\$210	\$313	\$2,088	\$342,900
4-Person	\$92,750	\$1,714	\$257	\$348	\$2,319	\$375,800
5-Person	\$100,150	\$1,831	\$297	\$376	\$2,504	\$401,500

Source: 2020 LACDA Utility Allowance Schedule and California Department of Housing and Community Development, 2020 Income Limits and Kimley Horn and Associates Assumptions: 2020 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Los Angeles County Development Authority Utility Allowance.

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



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Table 2-33: Affordable Monthly Housing Cost for Renters in Los Angeles County (2020)				
Annual Income		Rent	Utilities ¹	Total Affordable Monthly Housing Cost
Extremely Low-income (30% of AMFI)				
1-Person	\$23,700	\$438	\$155	\$593
2-Person	\$27,050	\$503	\$173	\$676
3-Person	\$30,450	\$551	\$210	\$761
4-Person	\$33,800	\$588	\$257	\$845
5-Person	\$36,550	\$617	\$297	\$914
Very Low-income (50% of AMFI)				
1-Person	\$39,450	\$831	\$155	\$986
2-Person	\$45,050	\$953	\$173	\$1,126
3-Person	\$50,700	\$1,058	\$210	\$1,268
4-Person	\$56,300	\$1,151	\$257	\$1,408
5-Person	\$60,850	\$1,224	\$297	\$1,521
Low-income (80% AMFI)				
1-Person	\$63,100	\$1,423	\$155	\$1,578
2-Person	\$72,100	\$1,630	\$173	\$1,803
3-Person	\$81,100	\$1,818	\$210	\$2,028
4-Person	\$90,100	\$1,996	\$257	\$2,253
5-Person	\$97,350	\$2,137	\$297	\$2,434
Moderate Income (120% AMFI)				
1-Person	\$64,900	\$1,468	\$155	\$1,623
2-Person	\$74,200	\$1,682	\$173	\$1,855
3-Person	\$83,500	\$1,878	\$210	\$2,088
4-Person	\$92,750	\$2,062	\$257	\$2,319
5-Person	\$100,150	\$2,207	\$297	\$2,504
<p>Source: 2020 LACDA Utility Allowance Schedule and California Department of Housing and Community Development, 2020 Income Limits and Kimley Horn and Associates Assumptions: 2020 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Los Angeles County Development Authority Utility Allowance.</p> <p>1. Utilities includes electric cooking, heating, water heating; basic electric; water; trash; air conditioning; refrigerator.</p>				